#### Case 16-23176-jpk Doc 1 Filed 11/07/16 Page 1 of 59

Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of INDIANA (State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is an amended filing

#### **Official Form 101**

### **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example, your driver's license or	Charles First name	First name
	passport).	Middle name	Middle name
	Bring your picture identification to your meeting with the trustee.	Schweiger  Last name	Last name
	war the tractor.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last 8 years	First name	First name
	Include your married or maiden names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social Security	XXX - XX2465	XXX - XX
	number or federal Individual Taxpayer Identification number	OR	OR
	identification number	9xx - xx	9xx - xx

#### Case 16-23176-jpk Doc 1 Filed 11/07/16 Page 2 of 59

Schweiger Case Number (if known) First Name **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): Any business names I have not used any business names or EINs. I have not used any business names or EINs. and Employer **Identification Numbers** (EIN) you have used in Business name Business name the last 8 years Include trade names and Business name Business name doing business as names EIN EIN Where you live If Debtor 2 lives at a different address: 14029 Paramount Way Number Street Number Street Cedar Lake IN 46303 City ZIP Code City ZIP Code **LAKE** County County If Debtor 2's mailing address is different from If your mailing address is different from the one above, fill it in here. Note that the court will send the one above, fill it in here. Note that the court any notices to you at this mailing address. will send any notices this mailing address. Number Number Street Street P.O. Box P.O. Box City State ZIP Code City State ZIP Code Check one: Check one: Why you are choosing this district to file for Over the last 180 days before filing this petition, Over the last 180 days before filing this petition, bankruptcy. I have lived in this district longer than in any I have lived in this district longer than in any other district. other district. have another reason. Explain. I have another reason. Explain. See 28 U.S.C. § 1408 (See 28 U.S.C. § 1408

Charles

Debtor 1

#### Case 16-23176-jpk Doc 1 Filed 11/07/16 Page 3 of 59

Case Number (if known) \_

Schweiger

Middle Name Part 2: **Tell the Court About Your Bankruptcy Case** Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals The chapter of the Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box. Bankruptcy Code you are choosing to file ☐ Chapter 7 under ☐ Chapter 11 ☐ Chapter 12 Chapter 13 How you will pay the fee I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. Have you filed for No bankruptcy within the <sub>District</sub> None \_\_\_\_ When \_\_\_ last 8 years? ☐ Yes. \_\_ Case Number \_\_ MM / DD / YYYY District None \_\_\_ When \_\_\_\_ \_\_\_\_\_ Case Number \_\_\_\_ MM / DD / YYYY \_\_\_\_\_ When \_\_\_\_ MM / DD / YYYY No 10. Are any bankruptcy cases pending or being Yes. Debtor\_\_\_\_\_ Relationship to you \_\_\_\_ filed by a spouse who is not filing this case with District \_\_\_\_\_ When \_\_\_\_ Case Number, if known \_\_\_\_\_ you, or by a business MM / DD / YYYY parter, or by affiliate? \_ Relationship to you \_\_ When Case Number, if known \_\_\_\_\_ District MM / DD / YYYY 11. Do you rent your No. Go to line 12 residence? Has your landlord obtained an eviction judgment against you and do you want to stay in your residence? ☐ No. Go to line 12. Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with this bankruptcy petition.

Charles

Debtor 1

# 

Debto	or 1 Charles	Α	Schweiger		Case Number (if known)		
	First Name	Middle Name	Last Name				
Pai	Report About An	y Businesses You Owr	as a Sole Proprietor				
12.	of any full- or part-tin	ne Yes.	Go to Part 4. Name and location of busi	ness			
	A sole proprietorship is a business you operate as individual, and is not a separate legal entity suc	an	Name of business, if any				
	a corporation, partnerhsi LLC.  If you have more than or sole proprietorship, use separate sheed and atta to this petition.	ne a	Number Street				
			City		State	Zip Code	
			Check the appropriate box	to describe your busines	s:		
			☐ Health Care Busines	s (as defined in 11 U.S.C.	§ 101(27A))		
			☐ Single Asset Real Es	state (as defined in 11 U.S	s.C. § 101(51B))		
			☐ Stockbroker (as defin	ned in 11 U.S.C. § 101(53	A))		
			☐ Commodity Broker (a	as defined in 11 U.S.C. §	101(6))		
			☐ None of the above				
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a <i>small busin debtor?</i> For a definition of <i>small business debtor</i> , see 11 U.S.C. § 101(51D).	appropriation balance side document Mo. I	filing under Chapter 11, the edeadlines. If you indicate neet, statement of operations do not exist, follow the proam not filing under Chapter am filing under Chapter 11, he Bankruptcy Code.  am filing under Chapter 11 Bankruptcy Code.	that you are a small busin s, cash-flow statement, ar cedure in 11 U.S.C. § 117 11. but I am NOT a small bus	ess debtor, you must attacend federal income tax return 16(1)(B).	h your most recent n or if any of these the definition in	
Pa	Report if You Ov	vn or Have Any Hazard	ous Property or Any Property	That Needs Immediate A	ttention		
14.	Do you own or have a property that poses of alleged to pose a three of imminent and indentifiable hazard to public health or safet Or do you own any property that needs immediate attention? For example, do you own perishable goods, or live that must be fed, or a but that must be fed, or a but the property that must be fed, or a but the fed, or a but th	or is Yes. Yes. Yes. Yes. Yes. Yes. Yes. Yes	What is the hazard? If immediate attention is nee	eded, why is it needed?			
	that needs urgent repair	s?	Where is the property?	umber Street			
			_				
			C	ity		State ZIP Code	

#### Case 16-23176-jpk Doc 1 Filed 11/07/16 Page 5 of 59

Schweiger Debtor 1 Charles Case Number (if known) \_ Middle Name

Part 5:

Explain Your Efforts

15. Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

> If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
You must check one:	You must check one:
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a	I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a
certificate of completion.	certificate of completion.
Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.	Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.	I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.
Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.	Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.
I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.	I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.
To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.	To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.
Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.  Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.	Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you for You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.  Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.
I am not required to receive a briefing about credit counseling because of:	I am not required to receive a briefing about credit counseling because of:
Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
Active duty. I am currently on active military duty in a military combat zone.	Active duty. I am currently on active military duty in a military combat zone.
If you believe you are not required to receive a	If you believe you are not required to receive a

motion for waiver of credit counseling with the court.

motion for waiver of credit counseling with the court.

#### Case 16-23176-jpk Doc 1 Filed 11/07/16 Page 6 of 59

Charles Schweiger Debtor 1 Case Number (if known) Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) What kind of debts do as "incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and Do you estimate that after administrative expenses are paid that funds will be available to distribute to unsecured creditors? any exempt property is No. excluded and administrative expenses Yes. are paid that funds will be available for distribution to unsecured creditors? 1-49 1,000-5,000 **2**5,001-50,000 How many creditors do **50-99** you estimate that you 5,001-10,000 **5**0,001-100,000 owe? ☐ More than 100,000 **100-199** 10,001-25,000 200-999 □ \$0-\$50,000 **□** \$1,000,001-\$10 million □\$500,000,001-\$1 billion 19. How much do you estimate your assets to **\$50,001-\$100,000 □** \$10,000,001-\$50 million □\$1,000,000,001-\$10 billion be worth? \$100,001-\$500,000 □ \$50,000,001-\$100 million **□**\$10,000,000,001-\$50 billion □ \$500,001-\$1 million □ \$100,000,001-\$500 million ☐More than \$50 billion \$0-\$50.000 □ \$1.000.001-\$10 million □\$500,000,001-\$1 billion How much do you estimate your liabilities \$50,001-\$100,000 □ \$10,000,001-\$50 million □\$1,000,000,001-\$10 billion to be? \$100,001-\$500,000 □\$10,000,000,001-\$50 billion □ \$50,000,001-\$100 million □ \$500,001-\$1 million □ \$100,000,001-\$500 million ☐ More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. ★ /s/ Charles A Schweiger Signature of Debtor 2 Signature of Debtor 1 11/07/2016 Executed on Executed on MM / DD / YYYY MM / DD / YYYY

# 

Debtor 1	Charles	Α	Schweiger	Case Number	(if known)	
	First Name	Middle Name	Last Name			
represe	r attorney, if you are inted by one re not represented ttorney, you do not	proceed under Chapte each chapter for which 11 U.S.C. § 342(b) and	ebtor(s) named in this petition, der 7, 11, 12, or 13 of title 11, United the person is eligible. I also cert d, in a case in which § 707(b)(4)(E chedules filed with the petition is	d States Code, and have ex ify that I have delivered to tl D) applies, certify that I have	plained the relief avail ne debtor(s) the notice	able under required by
•	file this page.	🗶 /s/ John N	Madison Sadler	Date	Date: 11/07/20	)16
		Signature of Atto	rney for Debtor	Bute	MM / DD / YYYY	<del></del> -
		John Mad	lison Sadler			
		Printed name				
		Geraci La	w L.L.C.			
		Firm name				
			roe St., #3400			
		Number Stree	t			
		Chicago		IL	60603	
		City		State	ZIP Code	
		Contact Phone _	312-332-1800	Email ad	dress mer@gera	cilaw.com
		29743-49 Bar number 3-49		IN State		
		Bar number		State		

## Case 16-23176-jpk Doc 1 Filed 11/07/16 Page 8 of 59

Fill in this in	Fill in this information to identify your case:				
Debtor 1	Charles	А	Schweiger		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for	the: NORTHERN District of	<u>INDIANA</u>		
	. ,		(State)		
Case Number (If known)	•		_		

# Official Form 107

#### Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case

number (if known). Answer every question.			
Give Details About Your Marital Status and	l Where You Lived Before		
01. What is your current marital status?			
Married			
Not married			
Not married			
02 During the last 3 years, have you lived anywhere	other than where you live no	w?	
□ No.			
Yes. List all of the places you lived in the last 3	years. Do not include where y	ou live now.	
Debtor 1	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there
		Same as Debtor 1	Same as Debtor 1
2513 Lakewood Dr	FROM 10/1997 -	·	
Dyer IN 46311-2131	To 09/2015		
	_		
03 Within the last 8 years, did you ever live with a sproperty states and territories include Arizona, C			- ·
and Wisconsin.)			
<ul><li>No.</li><li>☐ Yes. Make sure you fill out Schedule H: Your C</li></ul>	odehtors (Official Form 106H)		
Test. Make safe you fill out estiledate 11. Tour e	odebtora (Ometar i omi 10011).		
Part 2: Explain the Sources of Your Income			

Record # 717225

# Case 16-23176-jpk Doc 1 Filed 11/07/16 Page 9 of 59

Case Number (if known) \_\_\_\_

Schweiger

Fill i	you have any income from employmen in the total amount of income you receive ou are filing a joint case and you have inco	or from operating a busines			
If yo			s during this year or the two p	previous calendar years?	
<u></u>	ou are filing a joint case and you have inco		<del>-</del> -		
=		ome that you receive together,	list it only once under Debtor 1		
•	No.				
	Yes. Fill in the details				
		Debtor 1		Debtor 2	
		Sources of income	Gross income	Sources of income	Gross income
		Check all that apply	(before deductions and	Check all that apply	(before deductions and
			exclusions)		exclusions)
	<b>-</b>	Wagaa aammiaaiana	58.628	Magaa aammiaaiana	
	From January 1 of current year until	Wages, commissions, bonuses, tips	50,020	Wages, commissions, bonuses, tips	
	the date you filed for bankruptcy:	Operating a business		Operating a business	
		<b>_</b> .		_ , ,	
		■ Wasses	60,000		
	For last calendar year:	Wages, commissions, bonuses, tips	60,909	Wages, commissions,	
	(January 1 to December 31, 2015)	Operating a business		bonuses, tips  Operating a business	
		Cheraming a promisess		Operating a pasiliess	
_	For the calendar year before that	Wages, commissions,	60,168	Wages, commissions,	
	For the calendar year before that:	bonuses, tips	00,100	bonuses, tips	
	(January 1 to December 31, 2014)	Operating a business		Operating a business	
	you receive any other income during thude income regardless of whether that income	-	<del>-</del>	support; Social Security, un	employment,
	other public benefit payments; pensions;				
winr	nings. If you are filing a joint case and you	have income that you receive	ed together, list it only once und	er Debtor 1.	
Liet	each source and the gross income from e	anch course congrately. Do no	t include income that you listed	in line 4	
LIST	each source and the gross income from 6	each source separately. Do no	t include income that you listed	III IIIIe 4.	
=	No.				
□,	Yes. Fill in the details				
		Debtor 1		Debtor 2	
		Sources of income	Gross income	Sources of income	Gross income
		Describe below.	(before deductions and	Describe below.	(before deductions and
			exclusions)		exclusions)

Debtor 1 Charles

# Case 16-23176-jpk Doc 1 Filed 11/07/16 Page 10 of 59

btor 1	Charles	Α	Schweiger		Case Number (if known)	
	First Name	Middle Name	Last Name			
)6 <b>A</b> r	e either Debtor 1's o	or Debtor 2's debts primarily o	consumer debts?			
_	l No Noither Dobte	v 4 may Dahtay 2 has primarily	a a marriman dahta C	anaumar dahta ara dafin	ad in 11 LLC C C 101(0) as	
L	_	r 1 nor Debtor 2 has primarily			ed in 11 U.S.C. § 101(8) as	
	•	n individual primarily for a perso	•			
	During the 90	days before you filed for bankr	uptcy, did you pay ai	ny creditor a total of \$6,2	25° or more?	
	☐ No. Go to	line 7.				
	☐ Yes. List I	below each creditor to whom yo	ou paid a total of \$6.2	225* or more in one or m	ore payments and the	
	_	unt you paid that creditor. Do n	-		• •	
		port and alimony. Also, do not in		• •	_	
		ment on 4/01/16 and every 3 ye		-		
	Yes Debtor 1 or	Debtor 2 or both have primari	lv consumer debts.			
	_	days before you filed for bank	=	any creditor a total of \$60	00 or more?	
	☐ No. Go to	line 7.				
	Yes List I	pelow each creditor to whom yo	ou paid a total of \$60	IO or more and the total a	amount you paid that	
	<del>_</del>	Do not include payments for do	•		•	
	alimony.	Also, do not include payments t	o an attorney for this	bankruptcy case.		
			Dates of payments	Total amount paid	Amount you still ow	e Was this payment for
	CHAS	SE Po Box 901003 Ft	Monthly	\$ 837	\$ 6,421	Mortgage
		_	Worlding	_ ψ σσι		Car
	vvortn	TX 76101				Credit card
						Loan repayment
						Suppliers or vendors
						Other
	Wells	Fargo	Monthly	\$2526	\$129,000	Mortgage
						Car
						☐ Credit card
						☐ Loan repayment
						Suppliers or vendors
						Other
		ou filed for bankruptcy, did you				
		elatives; any general partners; r				
		rou are an officer, director, pers r a business you operate as a s				
-	ch as child support a					
_	No.	uta ta an incider				
L	Yes. List all payme	nts to an insider.	Dates of	Total amount	Amount you still	Reason for this payment
			payment	paid	Amount you still I	Reason for this payment
			. ,			

# Case 16-23176-jpk Doc 1 Filed 11/07/16 Page 11 of 59

Debtor	1 Charles	A	Schweiger	Case Number (if known	n)
	First Name	Middle Name	Last Name		
	Within 1 year before you file an insider?	ed for bankruptcy, did yc	ou make any payments or transfer a	ny property on account of a debt that	at benefited
l	nclude payments on debts	guaranteed or cosigned	by an insider.		
	No.  Yes. List all payments to	o an incider			
ا ا	Tes. List all payments to	o an insider.	Dates of Total or	Amount vou still	December this payment
			Dates of Total an payment paid	owe Amount you still	Reason for this payment Include creditor's name
Pai	1.4. Identify Legal action	ons, Repossessions, and	Foreclosures		
09 V	Within 1 year before you file	ed for bankruptcy, were	you a party in any lawsuit, court acti	on, or administrative proceeding?	
ι	-	ing personal injury case	s, small claims actions, divorces, co		port or custody
	No.				
	Yes. Fill in the details.				
-	_		Nature of the case	Court or agency	Status of the case
	Nithin 1 year before you file Check all that apply and fill		any of your property repossessed, for	reclosed, garnished, attached, seiz	ed, or levied?
	No. Go to line 11				
I	Yes. Fill in the informati	on below.			
	Nithin 90 days before you or refuse to make a payme	• • •	id any creditor, including a bank o a debt?	r financial institution, set off any a	nmounts from your accounts
l	No. Go to line 11				
i	Yes. Fill in the informati	on below.			
12 <b>V</b>	— Vithin 1 year before you fi	led for bankruptcy, was	s any of your property in the posse	ssion of an assignee for the bene	fit of creditors, a
	ourt-appointed receiver, a  No.	i custodian, or another	οπισιαι?		
	Yes.				
Pai	List Certain Gifts a	nd Contributions			
13 <b>\</b>	Within 2 years before you	filed for bankruptcy, di	d you give any gifts with a total va	lue of more than \$600 per person'	?
	_		, , , ,		
	No.				
	Yes. Fill in the details fo	-			
14 \	Nithin 2 years before you	filed for bankruptcy, di	d you give any gifts or contributio	ns with a total value of more than	\$600 to any charity?
	No.				
[	Yes. Fill in the details for	or each gift.			
	List Certain Losses				
	Within 1 year before you fi gambling?	led for bankruptcy or s	since you filed for bankruptcy, did	ou lose anything because of thef	t, fire, other disaster, or
	No.				
	Yes. Fill in the details for	or each gift.			
Pa	List Certain Payme	nts or Transfers			
c	consulted about seeking b	ankruptcy or preparing	you or anyone else acting on you g a bankruptcy petition? rers, or credit counseling agencies		
l ı	□ No.				
	Yes. Fill in the details				
	Tes. I ill ill the details				

# Case 16-23176-jpk Doc 1 Filed 11/07/16 Page 12 of 59

Debtor 1	Charles First Name	A Middle Name	Schweiger  Last Name	Case Number (if	known)	
	Party Contact Info		Description and value of any p	roperty transferred	Date payment or transfer	Amount of payment
	Geraci Law L.L.C.  55 E. Monroe Street #3  Chicago,IL 60603	3400				Payment/Value: \$3,400.00: \$0.00 paid prior to filing, balance to be paid through the plan.
	Party Contact Info		Description and value of any p	roperty transferred	Date payment or transfer	Amount of payment
	Hananwill Credit Couns 115 N. Cross St. Robinson, IL 62454	seling	Credit Counseling Services		2016	\$25.00
pi D	-	with your creditors o	iid you or anyone else acting on your or to make payments to your creditors u listed on line 16.		oroperty to anyone v	vho
tr In D	ansferred in the ordinary of clude both outright transf	course of your busin fers and transfers m nsfers that you have	did you sell, trade, or otherwise trans ness or financial affairs? ade as security (such as the granting e already listed on this statement.			
			Description and value of proper transferred	rty Describe any prop or debts paid in ex	oerty or payments recei cchange	ved Date transfer was made
	Private Buyer  Person's relationship to ye	ou None	2000 Toyota Echo with over 192,000	\$200		October 2016
b	/ithin 10 years before you eneficiary? (These are ofte	filed for bankruptcy	, did you transfer any property to a se ection devices.)	elf-settled trust or similar de	evice of which you a	re a
_	No.  Yes. Fill in the details for					
Part	8: List Certain Financia	al Accounts, Instrume	ents, Safe Deposit Boxes, and Storage U	nits		

# Case 16-23176-jpk Doc 1 Filed 11/07/16 Page 13 of 59

Debto	or 1	Charles	Α	Schweiger	Case	Number (if known)				
		First Name	Middle Name	Last Name						
20	Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?  Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.									
	=	No.								
		Yes. Fill in the details.		Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer			
21	-	you now have, or did you ha h, or other valuables?	ve within 1 y	ear before you filed for bankruptcy	r, any safe deposit box o	r other depository for s	securities,			
	=	No.								
	П,	Yes. Fill in the details.		Who else had access to it?	Describe the conte	nts	Do you still			
22	Have	a you atored property in a a	torono unit o	r place other than your home withi	n 1 year hefere you filed	for hankmintou?	have it?			
		No. Yes. Fill in the details.	iorage unit o	r place other than your nome with	n i year belore you med	ioi bankiupicy?				
				Who else has or had access to it?	Describe the conte	nts	Do you still have it?			
	ļ	AAA Supply & Storage		No one	Tools & househol	d furnishings	□No			
	_	Highland, Indiana			_		Yes			
	_				-					
	_				-					
F	art 9:	Identify Property You Ho	ld or Control f	or Someone Else						
23		you hold or control any prop someone.	erty that son	neone else owns? Include any pro	perty you borrowed fron	n, are storing for, or ho	ld in trust			
	<u> </u>	No.								
	Π,	Yes. Fill in the details.		Where is the property?	Describe the prope	rtv	Value			
		_				•				
Pa	art 10	Give Details About Enviro	onmental Info	rmation						
For	the p	purpose of Part 10, the follow	wing definition	ons apply:						
	haza	rdous or toxic substances, v	wastes, or m	or local statute or regulation conce aterial into the air, land, soil, surfac the cleanup of these substances, w	ce water, groundwater, c					
		means any location, facility, used to own, operate, or util		as defined under any environmenta ng disposal sites.	al law, whether you now	own, operate, or utilize	e			
		ırdous material means anyth stance, hazardous material, p	_	onmental law defines as a hazardo ntaminant, or similar term.	us waste, hazardous su	ostance, toxic				
Rep	oort a	all notices, releases, and pro	ceedings tha	nt you know about, regardless of w	hen they occurred.					
24	Has	any governmental unit notif	fied you that	you may be liable or potentially lia	ble under or in violation	of an environmental la	iw?			
	_	No. Yes. Fill in the details.								
	_			Governmental unit	Environmental law	if you know it	Date of notice			
25	Hav	e you notified any governme	ental unit of a	any release of hazardous material?						
	=	No. Yes. Fill in the details.								
	_	<del></del>		Governmental unit	Environmental law	if you know it	Date of notice			

# Case 16-23176-jpk Doc 1 Filed 11/07/16 Page 14 of 59

 Debtor 1
 Charles
 A
 Schweiger
 Case Number (if known)

 First Name
 Middle Name
 Last Name

26	Have you been a party in any judicial or adn	ninistrative proceeding under any enviro	nmental law? Include settlements and ord	ers.				
	No.							
	Yes. Fill in the details.							
		Court or agency	Nature of the case	Status of the case				
P	Give Details About Your Business or C	Connections to Any Business						
27	Within 4 years before you filed for bankrupt	cy, did you own a business or have any o	of the following connections to any busine	ess?				
	A sole proprietor or self-employed in	a trade, profession, or other activity, eit	ner full-time or part-time					
	A member of a limited liability compa	any (LLC) or limited liability partnership (	LLP)					
	A partner in a partnership							
	☐ An officer, director, or managing executive of a corporation							
	☐ An owner of at least 5% of the voting or equity securities of a corporation							
	No. None of the above applies. Go to Par	t 12.						
	Yes. Check all that apply above and fill in	the details below for each business.						
28	Within 2 years before you filed for bankrupt institutions, creditors, or other parties.	cy, did you give a financial statement to	nyone about your business? Include all f	inancial				
	No.							
	Yes. Fill in the details.							
	_	Date issued						
Pa	rt 12: Sign Below							
	I have read the answers on this Statement of answers are true and correct. I understand the connection with a bankruptcy case can res 18 U.S.C. §§ 152, 1341, 1519, and 3571.	at making a false statement, concealing	property, or obtaining money or property					
	★ /s/ Charles A Schweiger	×						
	Signature of Debtor 1	Signature of De	btor 2					
	Date _11/07/2016	Date						
	MM / DD / YYYY	MM / D	D / YYYY					
	Did you attach additional pages to <i>Your State</i>	ement of Financial Affairs for Individuals	Filing for Bankruptcy (Official Form 107)?	,				
	☐ Yes							
١.	_	not an attornoy to boln you fill out bankr	untau farma?					
'	Did you pay or agree to pay someone who is	not an attorney to neip you fill out bankr	ipicy iornis?					
	No							
	Yes. Name of person		Attach the Bankruptcy Petition Preparer's Declaration, and Signature (C					

## Case 16-23176-jpk Doc 1 Filed 11/07/16 Page 15 of 59

Fill in this information to identify your case:							
Debtor 1	Charles	А	Schweiger				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court f	or the : <u>NORTHERN</u> District of	INDIANA (State)				
Case Number							
()							

# Check if this is an amended filing

# Official Form 106Sum

#### **Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Summarize Your Assets	
	<b>Your assets</b> Value of what you own
Schedule A/B: Property (Official Form 106A/B)     1a. Copy line 55, Total real estate, from Schedule A/B	<u> </u>
1b. Copy line 62, Total personal property, from Schedule A/B	\$ 180,808
1c. Copy line 63, Total of all property on Schedule A/B	\$ 180,808
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
<ol> <li>Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)</li> <li>Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D</li> </ol>	\$154,227
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$14,109
Part 3: Summarize Your Liabilities	
4. Cabadida I. Varia Incomo (Official Form 4001)	
Schedule I: Your Income (Official Form 106I)     Copy your combined monthly income from line 12 of Schedule I	\$3,666.91
Schedule J: Your Expenses (Official Form 106J)     Copy your monthly expenses from line 22c of Schedule J	\$1,894.00

#### Case 16-23176-jpk Doc 1 Filed 11/07/16 Page 16 of 59

Schweiger Debtor 1 Charles Case Number (if known) \_ First Name Middle Name Last Name **EntriesDescription AssetsAmount LiabilitiesAmount Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$5,544.12 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. 9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: Total claim From Part 4 of Schedule E/F, copy the following: \$ 0.00 9a. Domestic support obligations (Copy line 6a.) \$ 0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.)  $_{0.00}$ 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) 9d. Student loans. (Copy line 6f.) \$ 0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as \$ 0.00 priority claims. (Copy line 6g.) \$ 0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.) \$ 0.00 9g. Total. Add lines 9a through 9f.

		Co. 1	6 2217	7C into Doo 1 Filed 1	1/07/10	Daga 17 a	f E0		
Fill in this in	nformation to ident	ify your case a	0-2311		<b>1</b> /07/16	Page 17 c	1 59		
Debtor 1	Charles	Α		Schweiger					
	First Name	Middle	Name	Last Name					
Debtor 2									
(Spouse, if filing)	First Name	Middle	Name	Last Name					
United States	Bankruptcy Court for	the : <u>NORTHE</u>	RN_ District	of <u>INDIANA</u>					
Case Numbe	r			(State)				Check if this is an	
(If known)							á	mended filing	
Official F	orm 106A/I	В							
Schedul	e A/B: Pro	perty						12/	15
_				asset only once. If an asset fits in m					
	-	•		ccurate as possible. If two married pe		•			
=	ur name and case		-	e is needed, attach a separate sheet to er every question.	to this form. Or	the top of any ac	aitionai		
		•	•						
Part 1:	Describe Each Resi	dence, Building,	Land, or Oti	her Real Esate You Own or Have an Into	erest in				
	vn or have any leg	al or equitable i	nterest in a	any residence, building, land, or simil	ar property?				
No.	Dagariba								
Yes.	Describe			What is the property? Check all that a	apply.	Do not o	aduat aggurad alain	as or exemptions. But	
14029 Pa	aramount			Single-family home		Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property			
	ess, if available, or oth	ner description		Duplex or multi-unit building	Creditor				
		·		Condominium or cooperative		Current	value of the	Current value of the	,
				Manufactured or mobile home		entire p	operty?	portion you own?	
Cedar La	ke	IN	46303	Land		¢	128,800.00	<b>s</b> 128,800	.00
City		State	ZIP Code	Investment property		Ψ		Ψ	
				Timeshare		Danasih	. 41		
County				Other			e the nature of yo (such as fee sim		
				Who has an interest in the property	2 Chack and		eties, or a life es		
				Debtor 1 only	r Check one.				
				Debtor 2 only  Debtor 1 and Debtor 2 only		☐ Che	ck if this is a cor	nmunity property	
					thor		instructions)		
				At least one of the debtors and and		auch en lasal			
				Other information you wish to add a	about this item,	, such as local			

Official Form 106A/B Record # 717225 Schedule A/B: Property Page 1 of 7

\$128,800.00

2. Add the dollar value of the portion you own for all of your entries fro Part 1, including any entries for pages

Debtor 1	Charles First Name	Case 16-23	176-jpk Doc 1	Filed 11/07/16 Case Nur	Page 18 of 59	
you own	own, lease, or have legal or that someone else drives. If s, vans, trucks, tractors, spo No.	equitable interest in you lease a vehicle,	also report it on Schedule (	•	•	
	Yes. Describe  Make: Honda  Model: CR-V		Who has an interest in the property? Check Debtor 1 only  Debtor 2 only		Do not deduct secured cla the amount of any secured Creditors Who Have Clain	d claims on Schedule D ns Secured by Property
	Year:  Approximate Mileage:  Other information:	42,000	Debtor 1 and Debtor  At least one of the de	•	Current value of the entire property?  \$17,892.00	Current value of portion you own \$17,

	Make: Model:	Honda CR-V	Who has an interest in the property? Check one.  Debtor 1 only	the amount	luct secured claim t of any secured c Who Have Claims	claims on Sch	nedule D:
	Year: Approximate Mileage:	<u>2014</u> <u>42,000</u>	Debtor 2 only Debtor 1 and Debtor 2 only  At least one of the debtors and another	Current va		Current ve	alue of the ou own?
	Other information:		Check if this is community property (see instructions)	\$	17,892.00	\$	17,892.00
	Make: Model:	Honda CR-V	Who has an interest in the property? Check one.  Debtor 1 only	the amount	luct secured claim t of any secured c Who Have Claims	claims on Sch	nedule D:
	Year: Approximate Mileage:	<u>2014</u> <u>42,000</u>	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Current va entire prop		Current ve	alue of the ou own?
	Other information:  Make:	Subaru	Check if this is community property (see instructions)  Who has an interest in the property? Check one.		luct secured claim	•	
	Model: Year: Approximate Mileage:	2016 14,000	Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another			Secured by I	Property alue of the
	Other information:		Check if this is community property (see instructions)	<b>\$</b>		Ψ	<u> </u>
Examp N Y 5. Add the	oles: Boats, trailers, motors, person.  o.  es. Describe  dollar value of the portion	sonal watercraft, fishing	g vessels, snowmobiles, motorcycle accessories  your entries fro Part 2, including any entries for pages				\$ 58,135.00
Part 3:	Describe Your Personal a				ро	irrent value	wn?
00 12	hald made as 15 miles					not deduct se exemptions	ecured claims

06. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware No. Yes. Describe..... Furniture, linens, small appliances, table & chairs, bedroom set \$1,500 1,500.00

Case 16-23176-jpk Doc 1 Filed 11/07/16 Page 19 of 59 Charles Debtor 1 07. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games No. Yes. Describe..... Flat screen TV, computer, printer, music collection, cell phone \$1,500 1,500.00 08. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No. Describe..... Yes. 0.00 09. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No. Describe..... 0.00 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No. Describe..... Yes. 0.00 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories res. Describe..... \$1,500 Everyday clothes 1,500.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No. Describe..... Everyday jewelry, costume jewelry, engagement rings, wedding rings \$500 500.00 13. Non-farm animals Examples: Dogs, cats, birds, horses No. Describe..... Family pets - 2 dogs \$0 0.00 14. Any other personal and household items you did not already list, including any health aids you did not list Describe..... 0.00 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$5,000.00 for Part 3. Write that number here .....---**Describe Your Financial Assets** Part 4: Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own?

16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

Do not deduct secured claims or exemptions

No. Describe.....

0.00

Debtor 1 Charles 7

Case 16-23176-jpk Doc 1

Filed 11/07/16 Page 20 of 59

First Name

Middle Name

Last Name

17.	Deposits o	f money					
					posit; shares in credit unions, brokerage houses,		
	and other si	imilar institutions. I	If you have multiple accounts with the s	same ir	nstitution, list each.		
	No.						
	Yes.	Describe	Account Type:	Insti	itution name:		
			Savings Account		Peoples Bank	\$	200.00
			Checking Account		Schneider Credit Union	\$	280.00
			-		Peoples Bank	*	500.00
			Checking Account		reopies balik	\$	
						\$	980.00
18.	Bonds, mu	tual funds, or p	ublicly traded stocks				
	Examples: I	Bond funds, invest	ment accounts with brokerage firms, m	noney r	market accounts		
	No.						
	Yes.	Describe	Institution or issuer name:				
	_					\$	0.00
19.	Non-public	ly traded stock	and interests in incorporated an	nd uni	ncorporated businesses, including an interest in	*	
	No.	•			, , , , , , , , , , , , , , , , , , ,		
	<b>=</b>	D ib .	Name of Entity and December of Or	unoro	hin		
	Yes.	Describe	Name of Entity and Percent of Ov	wileis	nip.		0.00
	_					\$	0.00
20.		-	e bonds and other negotiable an		<del>-</del>		
	•		e personal checks, cashiers' checks, p				
	_	able instruments a	re those you cannot transfer to someor	ne by s	igning or delivering them.		
	No.						
	Yes.	Describe	Issuer name:				
						\$	0.00
21.	Retirement	or pension acc	counts				
	Examples: I	Interests in IRA, E	RISA, Keogh, 401(k), 403(b), thrift savi	ings ac	counts, or other pension or profit-sharing plans		
	No.						
	Yes.	Describe	Type of account and Institution na	ame:			
		200020	401(k) or similar plan		401k	s U	nknown
						*	0.00
22	Consults de					<b>\$</b>	0.00
22.	=	eposits and pre	- <del>-</del>				
			osits you have made so that you may co				
		Agreements with to	andlords, prepaid rent, public utilities (e	electric,	gas, water), telecommunications		
	No.						
	Yes.	Describe	Institution name or individual:				
						\$	0.00
23.	Annuities (	A contract for a	a periodic payment of money to y	you, e	ither for life or for a number of years)		
	No.						
	Yes.	Describe	Issuer name and description:				
	_					\$	0.00
24.	Interests in	an education I	RA. in an account in a qualified	ABLE	program, or under a qualified state tuition program.		
		§ 530(b)(1), 529A			,		
	No.						
	=	December	Institution name and description	Sona	rately file the records of any interests.11 U.S.C. § 521(c):		
	Yes.	Describe	institution name and description.	Зера	rately life the records of any interests. IT 0.3.0. § 32 f(c).	•	0.00
25	Truote e	iitabla az firtir	interacte in property (ather the		hing listed in line 1\ and rights or news-	Φ	0.00
25.		litable or future	interests in property (other than	n anyt	hing listed in line 1), and rights or powers		
	No.						
	Yes.	Describe					
						\$	0.00
26.	Patents, co	pyrights, trade	marks, trade secrets, and other i	intelle	ctual property		
	Examples: I	Internet domain na	ames, websites, proceeds from royaltie	s and I	icensing agreements		
	No.						
	Yes.	Describe					
	ш					\$	0.00
27	licenses f	ranchises and	other general intangibles			Ψ	
ļ-"·				tion ho	ldings, liquor licenses, professional licenses		
	No.	, , , , , , , , , , , , , , , , ,					
	<b>=</b>	D					
	Yes.	Describe				,	
						\$	0.00

Charles Charles Case 16-23176-jpk Doc 1

Filed 11/07/16 Page 21 of 59

First Name Middle Name Last Name

Money or property owed to you?	Current value of the portion you own?  Do not deduct secured claims or exemptions
	·
28. Tax refunds owed to you  No.	
Yes. Describe	\$ 0.00
29. Family support  Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement  No.	
Yes. Describe	\$0.00
30. Other amounts someone owes you	
Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else  No.	
Yes. Describe	\$
31. Interest in insurance policies	
Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance  No.  Company Name & Beneficiary:	
No. Company Name & Beneficiary:  Yes. Describe	
32. Any interest in property that is due you from someone who has died	\$0.00
If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.  No.	
Yes. Describe	\$ 0.00
33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment  Examples: Accidents, employment disputes, insurance claims, or rights to sue  No.	
Yes. Describe	\$ 0.00
34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights  No.	
Yes. Describe	\$ 0.00
35. Any financial assets you did not already list	<u> </u>
No.  Yes. Describe	
	\$ <u>0.0</u> 0
36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here>	\$980.00
Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.	
37. Do you own or have any legal or equitable interest in any business-related property?  No.	
Yes.	Current value of the
	Current value of the portion you own?  Do not deduct secured claims or exemptions
38. Accounts receivable or commissions you already earned  No.	
Yes. Describe	
	\$0.00

Case 16-23176-jpk Doc 1 Filed 11/07/16 Page 22 of 59

Charles Debtor 1 39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices Yes. Describe..... 0.00 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade Describe..... Yes. Miscellaneous hand tools \$2,500 2,500.00 41. Inventory No. Yes. Describe..... 0.00 42. Interests in partnerships or joint ventures Name of Entity and Percent of Ownership: Yes. Describe..... 0.00 43. Customer lists, mailing lists, or other compilations Yes. Describe..... 0.00 44. Any business-related property you did not already list Yes. Describe..... 0.00 45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached \$ 2500.00 Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. Part 6: If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe..... 0.00 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe..... 0.00 48. Crops-either growing or harvested No. Yes. Describe..... 0.00 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Describe..... 0.00 50. Farm and fishing supplies, chemicals, and feed No. Yes. Describe..... 0.00 51. Any farm- and commercial fishing-related property you did not already list No. Yes. Describe..... 0.00 52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached

for Part 6. Write that number here .....

\$0.00

Debtor 1 Charles

Case 16-23176-jpk Doc 1

Filed 11/07/16 Page 23 of 59

First Name

Middle Name

Last Name

Describe All Property You Own or Have an Interest in That You Did Not List Abo	ve	
53. Do you have other property of any kind you did not already list?  Examples: Season tickets, country club membership  No.		
Yes. Describe		\$0.00
54. Add the dollar value of all of your entries from Part 7. Write that number here	\$0.00	
Part 8: List the Totals of Each Part of this Form		
55. Part 1: Total real estate, line 2		\$ 128,800.00
56. Part 2: Total vehicles, line 5	\$ 58,135.00	
57. Part 3: Total personal and household items, line 15	\$ 5,000.00	
58. Part 4: Total financial assets, line 36	\$ 980.00	
59. Part 5: Total business-related property, line 45	\$ 2,500.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. Total personal property. Add lines 56 through 61	\$ 66,615.00	\$ 66,615.00
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$195,415.00

Official Form 106A/B Record # 717225 Schedule A/B: Property Page 7 of 7

#### Case 16-23176-jpk Doc 1 Filed 11/07/16 Page 24 of 59

Fill in this in	Fill in this information to identify your case:						
Debtor 1	Charles	Α	Schweiger				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of <u>I</u>	NDIANA (State)				
Case Number	r		_				
(If known)							

## Official Form 106C

#### Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

You are claiming or any property y Brief description of Schedule A/B that		§ 522(b)(2)		Specific laws that allow exemption
or any property y Brief description o Schedule A/B that	you list on Schedule A/B that you	u claim as exempt, fill in t		Specific laws that allow exemption
Brief description of Schedule A/B that	of the property and line on	Current value of the		Specific laws that allow exemption
Brief description of Schedule A/B that Brief	of the property and line on	Current value of the		Specific laws that allow exemption
Schedule A/B that			Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
	4029 Paramount Cedar Lake IN 16303 - Primary Residence	\$_128,800	\$19,300	IC 34-55-10-2(c)(1) - \$19,300.00
ine from Schedule A/B: 0	01		100% of fair market value, up to any applicable statutory limit	
rief 2	2016 Yamaha 320cc R3 with over			IC 34-55-10-2(c)(2) - \$1,000.00
escription: 1	miles	\$_3,285	\$1,000	·
ine from			100% of fair market value, up to	
Schedule A/B: $0$	03		any applicable statutory limit	
rief 2	2014 Honda CR-V with over 42,000			IC 34-55-10-2(c)(2) - \$1,000.00
escription: m	niles.	\$_17,892	\$1,000	
ine from			100% of fair market value, up to	
chedule A/B: $0$	03		any applicable statutory limit	
rief 2	2016 Subaru Forester with over		_	IC 34-55-10-2(c)(2) - \$500.00
	4,000 miles. Leased with Chase	\$ 22,351	\$	<del></del>
ine from			100% of fair market value, up to	·
Schedule A/B: $0$	03		any applicable statutory limit	

#### Case 16-23176-jpk Doc 1 Filed 11/07/16 Page 25 of 59

Debtor 1 Charles A Schweiger Case Number (if known)

Last Name

Middle Name

717225

Record #

Official Form 106C

**Additional Page** Part 2: Current value of the Amount of the exemption you claim Brief description of the property and line on Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption Schedule A/B IC 34-55-10-2(c)(2) - \$1,500.00 Brief Furniture, linens, small appliances, description: table & chairs, bedroom set \$ 1,500 \$ 1,500 Line from 100% of fair market value, up to 06 Schedule A/B: any applicable statutory limit IC 34-55-10-2(c)(2) - \$1,500.00 Brief Flat screen TV, computer, printer, \$ 1,500 1,500 description: music collection, cell phone Line from 100% of fair market value, up to 07 Schedule A/B: any applicable statutory limit Brief Everyday clothes IC 34-55-10-2(c)(2) - \$1,500.00 \$\_1,500 \$ 1,500 description: 100% of fair market value, up to Line from Schedule A/B: 11 any applicable statutory limit Brief IC 34-55-10-2(c)(2) - \$500.00 Everyday jewelry, costume \$ 500 jewelry, engagement rings, wedding description: rings 100% of fair market value, up to Line from 12 Schedule A/B: any applicable statutory limit IC 34-55-10-2(c)(2) - \$0.00 Family pets - 2 dogs Brief \$ 0 description: Line from 100% of fair market value, up to 13 Schedule A/B: any applicable statutory limit IC 34-55-10-2(c)(3) - \$100.00 Brief Savings Account, Peoples Bank, \$ 200 200.00 \$<sub>\_</sub> 100 description: Line from 100% of fair market value, up to 17 Schedule A/B: any applicable statutory limit IC 34-55-10-2(c)(3) - \$0.00 Brief Checking Account, Schneider Credit Union, 280.00 \$ 280 description: Line from 100% of fair market value, up to 17 Schedule A/B: any applicable statutory limit Brief Checking Account, Peoples Bank, IC 34-55-10-2(c)(3) - \$300.00 \$ 500 300 description: 500.00 Line from 100% of fair market value, up to 17 Schedule A/B: any applicable statutory limit IC 34-55-10-2(c)(6) - \$0.00 Brief 401(k) - 100% exempt Unknown description: 100% of fair market value, up to Line from 21 Schedule A/B: any applicable statutory limit Brief IC 34-55-10-2(c)(2) - \$2,500.00 Miscellaneous hand tools \$ 2,500 \$ 2,500 description: Line from 100% of fair market value, up to 40 Schedule A/B: any applicable statutory limit

Schedule C: The Property You Claim as Exempt

Page 2 of 3

Case 16-23176-jpk Doc 1 Filed 11/07/16 Page 26 of 59

 Debtor 1
 Charles
 A
 Schweiger
 Case Number (*if known*)

 First Name
 Middle Name
 Last Name

ř	art 2:	Additional Page						
		scription of the prole		ne on	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow e	xemption
					Copy the value from Schedule A/B	Check only one box for each exemption		
3.	Are you o	claiming a homes	tead exempt	ion of more tha	an \$155,675?			
	(Subject t	to adjustment on 4	/01/16 and e	very 3 years af	ter that for cases filed on	or after the date of adjustment .)		
ı	No.							
[	☐ Yes. [	Did you acquire th	e property co	overed by the ex	xemption within 1,215 day	s before you filed this case?		
				•				
		100.						
Of	ficial Forr	m 106C	Record #	717225	Schedule C: The	Property You Claim as Exempt		Page 3 of 3

Fill in this in	formation to identify	Case 16-231	<mark>76-jpk Doc</mark>	1 Filed 11	/07/16	Page 27 of 59		
	normation to identity	your case.						
Debtor 1	Charles	Α	Schw	eiger				
Dobtor 2	First Name	Middle Name	Last Name					
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name					
United States	Bankruptcy Court for the	: <u>NORTHERN</u> Distri	ct of <u>INDIANA</u>					
Case Number	r		(State)				Check if this	s is an
(If known)							amended fil	ling
Official F	orm 106D							
Schedule	D: Creditors	Who Have Cl	aims Secure	d by Propert	у			12/15
Be as complete	and accurate as pos	sible. If two married p	eople are filing toget	her, both are equall	y responsible	e for supplying correct		
		nd case number (if kno		ber the entries, and	attach it to th	is form. On the top of ar	iy	
1. Do any cre	ditors have claims se	cured by your proper	ty?					
No. Ch	neck this box and subn	nit this form to the cour	t with your other sche	dules. You have not	hing else to re	eport on this form.		
Yes. Fil	ll in all of the information	on below.						
Part 1:	List All Secured Claims	<b>:</b>						
rait i:						Column A	Column A	Column C
		ditor has more than one			/	Amount of claim	Value of collateral	Unsecured
		creditor has a particul ims in alphabetical ord				Do not deduct the value of collateral	that supports this claim	<b>portion</b> If any
2.1 CAP1/N	Van ala a	D	escribe the property t	nat secures the claim	:	<b>\$</b> 3,794.00	<b>\$</b> 3,285.00	<b>\$</b> 509.00
CAP1/Y			014 Honda CR-V with		•		<u> </u>	<u> </u>
	N Riverwoods Blvd		0					
Number	Street	L						
		A	s of the date you file,	the claim is: Check all	that apply.			
Mettawa	a IL	_ 60045 Г	Contingent Unliquidated					
City	S	tate Zip Code	Disputed					
Who owes	s the debt? Check one.	N	<b>—</b> ature of Lien. Check a	ll that apply.				
Debtor	1 only		An agreement you ma	de (such as mortgage o	r secured			
Debtor	2 only	_	car loan)					
=	1 and Debtor 2 only	L L	Statutory lien (such as		n)			
At least	t one of the debtors and a	nother	Judgment lien from a l	awsuit t to offset)				
	if this claim relates to	a L	Other (including a right	10 011361)				
	unity debt was incurred 201	6-2016 L	ast 4 digits of account	number NUL	L			
2.2 Capital			escribe the property t			<b>\$</b> 21,433.00	\$ 17,892.00	<b>\$</b> 3,541.00
Creditor's			014 Honda CR-V with	over 1 miles				
PO Box	30285							
Number	Street	L						
		A	s of the date you file,	the claim is: Check all	that apply.			
Salt Lak	ke City U	IT 84130 F	Contingent Unliquidated					
City	S	itate Zip Code	Disputed					
Who owes	s the debt? Check one.	L N	コー・ ature of Lien. Check a	Il that apply.				
Debtor	1 only			de (such as mortgage o	r secured			
Debtor	2 only	_	car loan)					
Debtor	1 and Debtor 2 only		Statutory lien (such as	tax lien, mechanic's lie	n)			
At least	one of the debtors and a	nother	Judgment lien from a l					
Check	if this claim relates to	L a	Other (including a righ	t to offset)				
commi	unity debt							
Date Debt	was incurred	L	ast 4 digits of account	number				

Add the dollar value of your entries in Column A on this page. Write that number here:

\$ 25,227.00

## Case 16-23176-jpk Doc 1 Filed 11/07/16 Page 28 of 59

Charles Schweiger Debtor 1 Case Number (if known) \_ Middle Name

Par	Additional Page  After Isiting any entries on this page, by 2.4, and so forth.	number them beginning with 2.3, followed	Column A  Amount of claim  Do not deduct the value of collateral	Column A  Value of collateral that supports this claim	Column C Unsecured portion If any
2.3	Federal Savings Bank	Describe the property that secures the claim:	<u>\$ 129,000.00</u>	\$ <u>128,800.00</u>	<u>\$ 200.00</u>
	Creditor's Name 300 N Elizabeth St Ste 3E  Number Street	14029 Paramount Cedar Lake IN 46303 - Primary Residence			
	Chicago IL 60607 City State Zip Code	As of the date you file, the claim is: Check all that apply.  Contingent  Unliquidated  Disputed			
	Who owes the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  Check if this claim relates to a community debt	Nature of Lien. Check all that apply.  An agreement you made (such as mortgage or secured car loan)  Statutory lien (such as tax lien, mechanic's lien)  Judgment lien from a lawsuit  Other (including a right to offset)			
l r	Date Debt was incurred	Last 4 digits of account number			

Add the dollar value of your entries in Column A on this page. Write that number here:

\$<u>154,227.00</u>

If this is the last page of your form, add the dollar value totals from all pages. Write that number here:

			Caso 16-2	2176 ink	Doc 1 Ei	iled_11/07/16	S Page	e 29 of 59		
Fill in	this info	ormation to identify yo				100 11/01/10	, rage	25 01 55		
Dobto	or 1	Charles	Α		Schweiger					
Debto	и	First Name	Middle Name		Last Name					
Debto	or 2									
(Spouse	e, if filing)	First Name	Middle Name		Last Name					
United	d States B	ankruptcy Court for the : _	NORTHERN D	District of INDIANA	A					
					(State)				Check	if this is an
Case (If kno	Number _ wn)								_	ded filing
Offici	al Ec	rm 106E/F								g
										12/15
		E/F: Creditors  Ind accurate as possil								12/13
A/B: Propered and A/B: Propere	perty (Os with pa copy the ry addition	ty to any executory of fficial Form 106A/B) al rtially secured claims Part you need, fill it o onal pages, write your st All of Your PRIORITY	nd on Schedule that are listed in out, number the name and case	G: Executory C n Schedule D: C entries in the bo number (if know	ontracts and Unex reditors Who Have exes on the left. At	pired Leases (Offici e Claims Secured by	ial Form 1060 Property. If	G). Do not include more space is		
		tors have priority uns	acurad claims a	against you?						
_	-	o Part 2.	ecureu ciaiiris a	iganist you:						
=		0 Part 2.								
\` 2. List		ur priority unsecured	claims If a cred	litar has more tha	un one priority unce	cured claim, list the	creditor cons	rately for each cla	im For	
non; unse	priority a ecured c	sted, identify what type mounts. As much as po aims, fill out the Contination of each type of	ossible, list the cl nuation Page of F	laims in alphabet Part 1. If more tha	ical order accordino an one creditor hold	g to the creditor's nad ds a particular claim,	me. If you ha	ve more than two	priority	
(. 0.	an onpi	maion or odon type or						Total claim	Priority	Nonpriority
		st All of Your NONPRIO	RITY Unsecured	Claims					amount	amount
Part 2	+									
_	•	tors have nonpriority								
⊢ ∐'	No. You	have nothing to report	in this part. Sub	omit this form to t	he court with your o	other schedules.				
_	Yes.									
nonț inclu	priority uuded in F	ur nonpriority unsecunsecured claim, list the art 1. If more than one the Continuation Page	creditor separat creditor holds a	tely for each clair	n. For each claim li	sted, identify what ty	pe of claim it	is. Do not list clair	ms already	
										Total claim
		NE BANK USA N		Last 4 digits of	faccount number _	NULL				<u>\$ 64.00</u>
	Creditor's Na 15000 Ca	ame apital One Dr		When was the	debt incurred?	2008-2016				
1	Number	Street								
_				As of the date	you file, the claim is	s: Check all that apply.				
	Richmon	٠/٨	23238	Contingent						
_	City		e Zip Code	Unliquidated						
		he debt? Check one.	5 2.p 5545	Disputed						
	Debtor 1	•								
=	Debtor 2	•		<u> </u>	RIORITY unsecured	claim:				
⊢片	i	and Debtor 2 only	ther	Student loar		ation agreement or divor	re			
片	:	ne of the debtors and ano this claim relates to a	uiCl		not report as priority o	-	-			
Ш	commur			_		plans, and other similar	debts			
	he claim	subject to offest?		_	- One of the One of the	. One did like				
$\overline{}$	Yes			Other. Spec	fy Credit Card or	Credit Use				

# Case 16-23176-jpk Doc 1 Filed 11/07/16 Page 30 of 59

Debtor 1	Charles	Α	Schweiger	Case Number (if known)	
	First Name	Middle Name	Last Name		
Pari	Your NONPRIOR	ITY Unsecured Claims -	Continuation Page		
After lis	sting any entries on thi	is page, number them	beginning with 4.4, followed by 4.5, ar	nd so forth.	Total Claim
4.2	Capital ONE BANK US	SA N	Last 4 digits of account number _	NULL	\$ <u>3,083.00</u>
	Creditor's Name		When was the debt incurred?	2014-2016	
	15000 Capital One Dr		when was the debt incurred?		
	Number Street				
			As of the date you file, the claim is:	Check all that apply.	
	Distance	\/A 00000	Contingent		
	Richmond	VA 23238	Unliquidated		
<u> </u>	City /ho owes the debt? Ched —	State Zip Code ck one.	Disputed		
	Debtor 1 only				
<u> </u>	Debtor 2 only		Type of NONPRIORITY unsecured	claim:	
[	Debtor 1 and Debtor 2 or	only	Student loans		
[	At least one of the debto	ors and another	Obligations arising out of a separat	ion agreement or divorce	
	Check if this claim rel	lates to a	that you did not report as priority cla	aims	
	community debt		Debts to pension or profit-sharing p	lans, and other similar debts	
IS	s the claim subject to off ■	fest?	<u></u>		
	No		Other. Specify Credit Card or	Credit Use	
4.2	Yes CBNA		Last 4 digits of account number	NULL	<b>\$</b> 4,174.00
4.3	Creditor's Name			<del></del>	<u> </u>
	Po Box 6283		When was the debt incurred?	2013-2016	
	Number Street				
			As of the date you file, the claim is:	Check all that apply.	
			Contingent	,	
	Sioux Falls	SD 57117	Unliquidated		
w	City Vho owes the debt? Chec	State Zip Code ck one.	Disputed		
	Debtor 1 only				
[	Debtor 2 only		Type of NONPRIORITY unsecured	claim:	
[	Debtor 1 and Debtor 2 or	only	Student loans		
[	At least one of the debto	ors and another	Obligations arising out of a separat	ion agreement or divorce	
	Check if this claim rel	lates to a	that you did not report as priority cla		
l .	community debt	f 10	Debts to pension or profit-sharing p	lans, and other similar debts	
IS	s the claim subject to off	restr	Over diff. Overall and	0	
	Yes		Other. Specify Credit Card or	Credit Use	
4.4	Syncb/ART VAN FUR	NITUR	Last 4 digits of account number	NULL	\$_3,222.00
	Creditor's Name				
	950 Forrer Blvd		When was the debt incurred?	2015-2016	
	Number Street				
			As of the date you file, the claim is:	Check all that apply.	
			Contingent		
	Kettering	OH 45420	Unliquidated		
w	City Vho owes the debt? Chec	State Zip Code ck one.	Disputed		
	Debtor 1 only				
[	Debtor 2 only		Type of NONPRIORITY unsecured	claim:	
	Debtor 1 and Debtor 2 or	only	Student loans		
	At least one of the debto	ors and another	Obligations arising out of a separat	ion agreement or divorce	
[	Check if this claim rel	lates to a	that you did not report as priority cla	aims	
	community debt		Debts to pension or profit-sharing p	lans, and other similar debts	
Is	s the claim subject to off	test?		0	
	No		Other. Specify Credit Card or	Credit Use	
$\overline{}$	Yes				

# Case 16-23176-jpk Doc 1 Filed 11/07/16 Page 31 of 59

iting any entries on this page, number them	beginning with 4.4, followed by 4.5, and so forth.	Total Claim
Syncb/Lenscrafters	Last 4 digits of account number NULL	<b>\$</b> 1,095.00
Creditor's Name C/O Po Box 965036	When was the debt incurred? 2012-2016	
Number Street	<del></del>	
	As of the date you file, the claim is: Check all that apply.	
Orlanda El 22006	Contingent	
Orlando FL 32896	Unliquidated	
City State Zip Code //ho owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
s the claim subject to offest?	_	
No	Other. Specify Credit Card or Credit Use	
Yes Worlds Foremost BANK N	Last 4 digits of account numberNULL	<b>\$</b> 2,471.00
Creditor's Name		•
4800 Nw 1St St Ste 300	When was the debt incurred? 2013-2016	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Lincoln NE 68521	Unliquidated	
City State Zip Code  Vho owes the debt? Check one.	Disputed	
Debtor 1 only	<del>_</del>	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
the claim subject to offest?		
No	Other. Specify Credit Card or Credit Use	
Yes		
List Others to Be Notified for a Debt Ti	hat You Already Listed	

Official Form 106E/F Record # 717225

Debtor 1 Charles Schweiger Case Number (if known) \_\_\_

Middle Name

Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

			Total claim
Total claims from Part 1	6a. Domestic support obligations	6a.	\$0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. <b>Other.</b> Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. <b>Total.</b> Add lines 6a through 6d.	6e.	\$0.00
			Total claim
Total claims	6f. Student loans	6f.	Total claim   \$0.00
Total claims from Part 2	6f. Student loans  6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6f. 6g.	0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority		\$0.00
	<ul><li>6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims</li><li>6h. Debts to pension or profit-sharing plans, and other</li></ul>	6g.	\$0.00 \$0.00

			Case 16-23176	ipk Doc 1	Filed_11/07/16	Page 33 of 59	
Fill i	n this inf	formation to ident		Jpn 2002	7 100 22 701720	. ago co o. co	
Debt	tor 1	Charles	Α	Schweiger	_		
		First Name	Middle Name	Last Name			
Debt	tor 2 se, if filing)	First Name	Middle Name	Last Name	-		
Unite	ed States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	INDIANA(State)		Г	Check if this is an
	e Number nown)			_		L	amended filing
Offic	ial Fo	orm 106G					amenaea ming
			ory Contracts and	llmaxmirad la			12/15
informa additior 1. Do	ntion. If man all pages  you have  No. Che	nore space is needs, write your name e any executory could be any executory could be and so a	possible. If two married peopleded, copy the additional page and case number (if known) contracts or unexpired leases ubmit this form to the court with nation below even if the contracts	, fill it out, number the ? n your other schedules.	entries, and attach it to th	s page. On the top of any	
exa	-	nt, vehicle lease,	or company with whom you ha cell phone). See the instruction			ontract or lease is for (for xamples of executory contracts a	nd
Pe	erson or	company with wh	om you have the contract or	ease	State w	nat the contract or lease is for	
2.1	CHASE				_		
	Name Po Box 9	901003					
	Number	Street					
	Ft Worth	1	TX 76		_		
2.2	City		State Zip	Code			
	Name				_		
					<u> </u>		
	Number	Street					
	City		State Zip	Code	_		
2.3							
	Name				_		
					<u> </u>		
	Number	Street					
	City		State Zip	Code	<del>_</del>		
2.4					_		
	Name						
	Number	Street					
	City		State Zip	Code	_		
2.5							
	Name				_		
	Number	Street					

State Zip Code

City

Official Form 106G

## Case 16-23176-jpk Doc 1 Filed 11/07/16 Page 34 of 59

Ebtor 1 Charles A Schweiger First Name Middle Name Last Name  Ebtor 2  ouse, if filing) First Name Middle Name Last Name
ebtor 2
ouse, if filing) First Name Middle Name Last Name
nited States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>INDIANA</u>
(State)
se Number
known)

# Official Form 106H

Schedule H: Your Codebtors

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

uiiy 7	laaitio	nair ages, write your nam	ie and case number (ii known). Answer eve	ry question.	
1. [	Oo you	have any codebtors? (If y	ou are filing a joint case, do not list either sp	ouse as a code	ebtor.)
	No.	<b>S</b>			
			lived in a community property state or terr na, Nevada, New Mexico, Puerto Rico, Texa	- :	
	No.	Go to line 3.			
	Yes	s. Did your spouse, former	spouse, or legal equivalent live with you at the	ne time?	
		Yes. Inwhich community	state or territory did you live?	Fill i	n the name and current address of that person.
		Name of your spouse, former spou	use or legal equivalent		
		Number Street			
		City	State	Zip Code	
	Schedu Schedu	=	tor only if that person is a guarantor or cos Schedule E/F (Official Form 106E/F), or Sc ill out Column 2.	_	-
3.1					Schedule D, line
	Name	•			Schedule E/F, line
	Num	ber Street			Schedule G, line
	City		State	Zip Code	
3.2					Schedule D, line
	Name	9			Schedule E/F, line
	Num	ber Street			Schedule G, line
	City		State	Zip Code	
3.3					Schedule D, line
	Name	9			Schedule E/F, line
	Num	ber Street			Schedule G, line
	City		State	Zip Code	

Official Form 106H Record # 717225 Schedule H: Your Codebtors Page 1 of 1

# Case 16-23176-jpk Doc 1 Filed 11/07/16 Page 35 of 59

ill in this in	formation to identify yo	ur case:			
Debtor 1	Charles	A	Schweiger		
CDIOI 1	First Name	Middle Name	Last Name		
ebtor 2					
pouse, if filing)	First Name	Middle Name	Last Name		
nited States I	Bankruptcy Court for the : _	NORTHERN DISTRICT OF INDIANA	<u>1</u>		
ase Number				Check if this	
					nded filing ement showing post-petition
				_	13 income as of the following date
	1001			·	
<u>icial Fo</u>	<u>orm 106l</u>			MM / DI	D/YYYY
hedul	e I: Your Inc	ome			
rate sheet to		not filing with you, do not include of any additional pages, write you	-		
Fill in your information	r employment n		Debtor 1		Debtor 2 or non-filing spouse
If you have	e more than one job,				_
	eparate page with n about additional	Employment status	X Employed		Employed
employers			Not employe	d	Not employed
Include pa	art-time, seasonal, or				
self-emplo	yed work.	Occupation	Mechanic		
-	on may Include student				
or nomem.	naker, if it applies.	Employers name	Schneider Nation	nal Carriers Inc.	
		Employers address	PO Box 2545		
			Green Bay, WI 54	1306	,
			-		
		How long employed there?	30 years		-
		How long employed there?	30 years		-
t 2: G	Sive Details About Monthl		30 years		
Estimate r	monthly income as of the	ly Income he date you file this form. If you h		or any line, write \$0 in the s	pace. Include your non-filing
Estimate r	monthly income as of the nless you are separated.	ly Income he date you file this form. If you h	nave nothing to report fo		·
Estimate r spouse un If you or yo	monthly income as of the nless you are separated. Four non-filing spouse ha	ly Income he date you file this form. If you h	nave nothing to report for		·
Estimate r spouse un If you or yo	monthly income as of the nless you are separated. Four non-filing spouse ha	ly Income  he date you file this form. If you have more than one employer, comb	nave nothing to report for		·
Estimate r spouse un If you or yo	monthly income as of the nless you are separated. Four non-filing spouse ha	ly Income  he date you file this form. If you have more than one employer, comb	nave nothing to report for		·
Estimate r spouse un If you or you lines below	monthly income as of the state	ly Income  he date you file this form. If you have more than one employer, comb	nave nothing to report for the information for form.	all employers for that perso	n on the  For Debtor 2 or
Estimate r spouse un If you or you lines below	monthly income as of the state	he date you file this form. If you have more than one employer, combace, attach a separate sheet to this by and commissions (before all parallellate what the monthly wage were	nave nothing to report for the information for form.	For Debtor 1 \$5,544.15	For Debtor 2 or non-filing spouse
Estimate r spouse un If you or you lines below	monthly income as of the state	he date you file this form. If you have more than one employer, combace, attach a separate sheet to this by and commissions (before all parallellate what the monthly wage were	nave nothing to report for the information for form.	all employers for that perso	For Debtor 2 or non-filing spouse

 Official Form 106I
 Record # 717225
 Schedule I: Your Income
 Page 1 of 2

#### Case 16-23176-jpk Doc 1 Filed 11/07/16 Page 36 of 59

Case Number (if known) \_

Schweiger

Debtor 1

Charles

First Name Middle Name For Debtor 1 For Debtor 2 or non-filing spouse \$5,544.15 \$0.00 5. List all payroll deductions: 5a. Tax, Medicare, and Social Security deductions \$0.00 5a \$1,171.78 5b. Mandatory contributions for retirement plans 5b. \$0.00 \$0.00 5c. \$332.67 \$0.00 5c. Voluntary contributions for retirement plans 5d. Required repayments of retirement fund loans 5d. \$0.00 \$0.00 \$299.56 \$0.00 5e. Insurance 5e 5f. Domestic support obligations \$0.00 5f. \$0.00 5g. Union dues 5g. \$0.00 \$0.00 5h. Other deductions. Specify: \_\_\_ Life Insurance(D1), 5h \$73.23 \$0.00 6. **Add the payroll deductions**. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h. 6. \$1,877.24 \$0.00 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$3,666.91 \$0.00 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. 8a \$0.00 \$0.00 Interest and dividends 8b. \$0.00 \$0.00 Family support payments that you, a non-filing spouse, or a 8c. 8c. \$ 0.00 \$ 0.00 dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8d. Unemployment compensation 8d. \$0.00 \$0.00 **Social Security** 8e 8e. \$0.00 \$0.00 8f. Other government assistance that you regularly receive 8f. \$0.00 \$0.00 Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: Pension or retirement income 8g. \$0.00 \$0.00 Other monthly income. Specify: \_ 8h. \$0.00 \$0.00 9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. \$0.00 \$0.00 Calculate monthly income. Add line 7 + line 9. 10. 10 \$3,666.91 \$0.00 \$3.666.91 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. 11. \$0.00 Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. \$3,666.91 Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies Do you expect an increase or decrease within the year after you file this form? x No. Yes. Explain:

Official Form 106I Record # 717225 Schedule I: Your Income Page 2 of 2

## Case 16-23176-jpk Doc 1 Filed 11/07/16 Page 37 of 59

te as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct information. If nore space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer very question.    Part 1:   Describe Your Household	Fill in this in	formation to identify y	our case:				
Committee   Comm	Debtor 1	Charles	Α	Schweiger	Check if this is	S:	
Mode   Description   Pathera   Mark   Mark   Mode		First Name	Middle Name	Last Name		· ·	
United States Berevopticy Court for the NORTHERIN DISTRICT OF INCLANA  As expanded filling for Debtor 2 Decause Debtor 2  Training of the court of the country of the c		First Name	Middle Name	Last Name			
A separate filing for Debtor 2 because Debtor 2 maintains a separate household.    A separate filing for Debtor 2 because Debtor 2 maintains a separate household.	United States	Bankruptcy Court for the :	NORTHERN DISTRICT O	OF INDIANA			
A separate filling for Debtor 2 because Debtor 2 maintains a separate household.		Г			MM / DD	) / YYYY	
Continue	(If known)				A separa	ate filing for Debtor	2 because Debtor 2
to ac complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If none space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer very question.    Part	Official F	orm 106J				=	
Do not state the dependents' each dependents' rame and case number (if known). Answer very question.    No.   Go to line 2.   No.   Go to line 2.   No.   Dependents' relationship to get the dependents' each dependent.   No.   Dependents' relationship to get the dependents' rame and state the dependents' rate of Debter 2 rate of Debter 2 rate of Debter 2 rate of Debter 3 rame and state the dependents' rate of Debter 4 or Debter 4 or Debter 2 rate of Debter 4 or Debter 5 rame and state the dependents' rame and state the dependents' rate of Debter 5 rate of Debter 6 rate of Debter 7 rate of Debter 7 rate of Debter 7 rate of Debter 7 rate of Debter 8 rate of Debter 9 rate of	Schedul	e J: Your Ex	penses				12/14
PRIT 1: Describe Your Household  1. Is this a joint case?				ele are filing together, both a	are equally responsible for supp	lying correct inform	ation. If
Secritive Year Household			sheet to this form. On t	he top of any additional pag	ges, write your name and case n	number (if known). A	nswer
1. Is this a joint case?    No. Go to line 2.   Yes. Does Debtor 2 live in a separate household?   Yes. Does Debtor 2 live in a separate household?   Yes. Does Debtor 2 live in a separate household?   Yes. Does Debtor 2 live in a separate Schedule J.	every question	•					
No. Go to line 2.   Yes. Does Debtor 2 live in a separate household?   No.   Yes. Debtor 2 must file a separate Schedule J.	Part 1:	Describe Your Household	I				
Ves. Does Debtor 2 live in a separate household?   Ves. Debtor 2 must file a separate Schedule J.							
No.   Yes. Debtor 2 must file a separate Schedule J.   No   Dependent's relationship to   Debtor 1 and   Debtor 1 and   Debtor 2.   Do not list Debtor 1 and   Debtor 2.   Do not state the dependents' names.   No   Yes. Fill out this information for each dependent.   No   Yes   Yes   No   Yes   X   No   X   X   No   X   X   No   X			senarate household?				
2. Do you have dependents? Do not list Debtor 1 and Debtor 2. Do not state the dependents' names.  3. Do your expenses include expenses include expenses as of poorpe other than yourself and your dependents?  2. Estimate your expenses as of your bankruptcy filling date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J., check the box at the top of the form and fill in the applicable date.  3. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  4. Real estate taxes  4. Roon on the form and fill in the state of the form of such applicable date.  4. Real estate taxes  4. Roon of the form of t			coparate nouconoia.				
Do not list Debtor 1 and Debtor 2.  Do not state the dependents' names.  No Yes X No Y		Yes. Debtor 2 mu	st file a separate Schedu	le J.			
Do not list Debtor 1 and Debtor 2.  Do not state the dependents' names.  No Yes X No Y		<u> </u>					
Do not list Debtor 1 and Debtor 2.  Do not state the dependents' names.  Do your expenses include expenses include expenses of people other than yourself and your dependents?  Do your expenses include expenses of people other than yourself and your dependents?  Part 2: Estimate Your Ongoing Monthly Expenses  Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date. Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it no Schedule I: Your Income (Official Form 106L).  Your expenses  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  4. \$0.00  If not included in line 4:  4a. Real estate taxes  4a. \$0.00  4b. Property, homeowner's, or renter's insurance  4c. \$50.00	2. Do you i	nave dependents?	X No			•	
Do not state the dependents' names.							<u> </u>
3. Do your expenses include expenses of people other than yourself and your dependents?  Part 2: Estimate Your Ongoing Monthly Expenses  Estimate your expenses as of your bankruptcy filling date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy filling date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy filling date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy filling date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filled. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106L)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  4. So.00  4b. Property, homeowner's, or renter's insurance  4c. Home maintenance, repair, and upkeep expenses  4c. \$50.00	Do not s	tate the dependents'					Yes
3. Do your expenses include expenses of people other than yourself and your dependents?  Estimate Your Ongoing Monthly Expenses  Estimate your expenses as of your bankruptcy filling date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filled. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106L)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  If not included in line 4:  4a. Real estate taxes  4a. \$0.00  4b. Property, homeowner's, or renter's insurance  4c. Home maintenance, repair, and upkeep expenses		ate the dependente					X No
3. Do your expenses include expenses of people other than yourself and your dependents?  Estimate Your Ongoing Monthly Expenses  Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule J: Your Income (Official Form 106L)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  4. \$0.00  If not included in line 4:  4a. Real estate taxes  4a. \$0.00  4b. Property, homeowner's, or renter's insurance  4c. Home maintenance, repair, and upkeep expenses  4c. \$50.00							Yes
3. Do your expenses include expenses of people other than yourself and your dependents?  Part : Estimate Your Ongoing Monthly Expenses  Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  If not included in line 4:  4a. Real estate taxes  4a. \$0.00  4b. Property, homeowner's, or renter's insurance  4c. \$50.00							X No
3. Do your expenses include expenses of people other than yourself and your dependents?  Estimate Your Ongoing Monthly Expenses  Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106i.)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  If not included in line 4:  4a. Real estate taxes  4a. \$0.00  4b. Property, homeowner's, or renter's insurance  4c. Home maintenance, repair, and upkeep expenses  4c. \$50.00							Yes
3. Do your expenses include expenses of people other than yourself and your dependents?  Part 2: Estimate Your Ongoing Monthly Expenses  Estimate your expenses as of your bankruptcy filling date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filled. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106L)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  4. \$0.00  If not included in line 4:  4a. Real estate taxes  4b. Property, homeowner's, or renter's insurance  4c. \$50.00  4c. Home maintenance, repair, and upkeep expenses							X No
3. Do your expenses include expenses of people other than yourself and your dependents?  Part 2: Estimate Your Ongoing Monthly Expenses  Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  4. \$0.00  If not included in line 4:  4a. Real estate taxes  4b. Property, homeowner's, or renter's insurance  4c. \$50.00  4c. Home maintenance, repair, and upkeep expenses							Yes
3. Do your expenses include expenses of people other than yourself and your dependents?  Estimate Your Ongoing Monthly Expenses  Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106L)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  4. \$0.00  If not included in line 4:  4a. Real estate taxes  4b. Property, homeowner's, or renter's insurance  4c. \$50.00							X No
expenses of people other than yourself and your dependents?  Part 2: Estimate Your Ongoing Monthly Expenses  Estimate your expenses as of your bankruptcy filling date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106L)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  4. \$0.00  If not included in line 4:  4a. Real estate taxes  4b. Property, homeowner's, or renter's insurance  4c. \$50.00  Ac. Home maintenance, repair, and upkeep expenses							Yes
expenses of people other than yourself and your dependents?  Part 2: Estimate Your Ongoing Monthly Expenses  Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106L)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  4. \$0.00  If not included in line 4:  4a. Real estate taxes  4a. \$0.00  4b. Property, homeowner's, or renter's insurance  4c. \$50.00	3. Do your	expenses include	X No				· <u> </u>
Estimate Your Ongoing Monthly Expenses  Estimate your expenses as of your bankruptcy filling date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filled. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  4. \$0.00 If not included in line 4:  4a. Real estate taxes  4b. Property, homeowner's, or renter's insurance  4c. \$50.00 \$50.00	•	• •	H <sub>Vaa</sub>				
Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental <i>Schedule J</i> , check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on <i>Schedule I: Your Income</i> (Official Form 106I.)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  4. \$0.00  If not included in line 4:  4a. Real estate taxes  4b. Property, homeowner's, or renter's insurance  4c. \$50.00  Home maintenance, repair, and upkeep expenses	-	and your dependents					
expenses as of a date after the bankruptcy is filed. If this is a supplemental <i>Schedule J</i> , check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on <i>Schedule I: Your Income</i> (Official Form 106I.)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  4. \$0.00  If not included in line 4:  4a. Real estate taxes  4b. Property, homeowner's, or renter's insurance  4c. Home maintenance, repair, and upkeep expenses  4d. \$50.00							
Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  4. \$0.00  If not included in line 4:  4a. Real estate taxes  4b. Property, homeowner's, or renter's insurance  4c. Home maintenance, repair, and upkeep expenses  4d. \$50.00	=					=	
4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  4. Real estate taxes  4. Real estate taxes  4. Property, homeowner's, or renter's insurance  4. Home maintenance, repair, and upkeep expenses	the applicable	date.					
4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  4. \$0.00  If not included in line 4:  4a. Real estate taxes  4b. Property, homeowner's, or renter's insurance  4c. Home maintenance, repair, and upkeep expenses  4d. \$50.00	=	=	<del>-</del>	=	1		Your expenses
any rent for the ground or lot.  If not included in line 4:  4a. Real estate taxes  4b. Property, homeowner's, or renter's insurance  4c. Home maintenance, repair, and upkeep expenses  4 \$0.00  4c. \$50.00						_	
If not included in line 4:4a. Real estate taxes4a. \$0.004b. Property, homeowner's, or renter's insurance4b. \$0.004c. Home maintenance, repair, and upkeep expenses4c. \$50.00		_	expenses for your reside	ince. Include list mortgage	payments and	4.	\$0.00
4b. Property, homeowner's, or renter's insurance  4b. \$0.00  4c. Home maintenance, repair, and upkeep expenses  4c. \$50.00	-	_					*****
4b. Property, homeowner's, or renter's insurance 4b. \$0.00 4c. Home maintenance, repair, and upkeep expenses 4c. \$50.00	4a. Rea	al estate taxes				4a.	\$0.00
4c. Home maintenance, repair, and upkeep expenses 4c. \$50.00	4b. Pro	perty, homeowner's, or	renter's insurance			4b.	·
						4c.	·
Ψ1 = 100		•				4d.	

Official Form 1066J Record # 717225 Schedule J: Your Expenses Page 1 of 3

## Case 16-23176-jpk Doc 1 Filed 11/07/16 Page 38 of 59

Debtor 1 Charles A Schweiger Case Number (if known)

Last Name

First Name

Middle Name

			Your expense	es
5. <b>Add</b>	litional Mortgage payments for your residence, such as home equity loans	5.		\$0.00
6. <b>Util</b> i	ties:			
6a.	Electricity, heat, natural gas	6a.		\$200.00
6b.	Water, sewer, garbage collection	6b.		\$125.00
6c.	Telephone, cell phone, internet, satellite, and cable service	6c.		\$275.00
6d.	Other. Specify:	6d.	\$	0.00
7. <b>Foo</b>	d and housekeeping supplies	7.		\$350.00
8. <b>Chi</b>	dcare and children's education costs	8.		\$0.00
9. Clo	thing, laundry, and dry cleaning	9.		\$55.00
10. <b>Per</b> :	sonal care products and services	10.		\$35.00
11. <b>Me</b> c	lical and dental expenses	11.		\$50.00
	nsportation. Include gas, maintenance, bus or train fare. not include car payments.	12.		\$260.00
13. <b>Ent</b>	ertainment, clubs, recreation, newspapers, magazines, and books	13.		\$25.00
14. <b>Ch</b> a	ritable contributions and religious donations	14.		\$0.00
15. <b>Ins</b> ı	urance.			
Doı	not include insurance deducted from your pay or included in lines 4 or 20.			
15a	Life insurance	15a.		\$0.00
15b	. Health insurance	15b.		\$0.00
15c	Vehicle insurance	15c.		\$100.00
15d	Other insurance. Specify:	15d.		\$0.00
16. <b>Tax</b>	es. Do not include taxes deducted from your pay or included in lines 4 or 20.			
Spe	cify: Federal or State Tax Repayments	16.		\$0.00
17. Inst	allment or lease payments:			
17a	. Car payments for Vehicle 1	17a.		\$267.00
17b	. Car payments for Vehicle 2	17b.		\$0.00
17c	Other. Specify:	17c.		\$0.00
17d	Other. Specify:	17d.		\$0.00
18. <b>Yo</b> u	r payments of alimony, maintenance, and support that you did not report as deducted			
fron	n your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.		\$0.00
19. <b>Oth</b>	er payments you make to support others who do not live with you.			
Spe	cify:	19.		\$0.00
20. <b>Oth</b>	er real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.			
20a	Mortgages on other property	20a.	\$	0.00
20b	. Real estate taxes	20b.	\$	0.00
20c	Property, homeowner's, or renter's insurance	20c.	\$	0.00
20d	Maintenance, repair, and upkeep expenses	20d.	\$	0.00
20e	. Homeowner's association or condominium dues	20e.	\$	0.00

 Official Form 1066J
 Record #
 717225
 Schedule J: Your Expenses
 Page 2 of 3

## Case 16-23176-jpk Doc 1 Filed 11/07/16 Page 39 of 59

Debtor	1 9	Charles	Α	Schweiger	Case Number (if known)		
		First Name	Middle Name	Last Name			
21.	Othe	r. Specify:	Pet Care (\$25.00), Postage/Bank Fee	es (\$5.00),	_	21.	\$30.00
22	Your	monthly ex	pense: Add lines 4 through 21.			22.	\$1,894.00
	The r	result is you	r monthly expenses.				, ,
23.	Calc	ulate your n	nonthly net income.				
	23a.	Сору	line 12 (your comibined monthly in	come) from Schedule I.		23a.	\$3,666.91
	23b.	Сору	your monthly expenses from line 2	2 above.		23b. <b>_</b>	\$1,894.00
	23c.		act your monthly expenses from yo	our monthly income.		23c.	\$1,772.91
		The r	esult is your monthly net income.			<u> </u>	. ,
24.	Do y	ou expect a	n increase or decrease in your ex	penses within the year after you	ı file this form?		
	For e	example, do	you expect to finish paying for you	car loan within the year or do yo	u expect your		
	morto	gage payme	ent to increase or decrease because	e of a modification to the terms of	your mortgage?		
	х	No					
	П	Yes.	Explain Here:				
	ш		·				

 Official Form 1066J
 Record # 717225
 Schedule J: Your Expenses
 Page 3 of 3

### Case 16-23176-jpk Doc 1 Filed 11/07/16 Page 40 of 59

Fill in this in	Fill in this information to identify your case:				
Debtor 1	Charles	Α	Schweiger		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for	r the : <u>NORTHERN</u> District of	F_ <u>INDIANA</u> (State)		
Case Number (If known)	•		_		

### Official Form 106 Dec

#### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NC	an attorney to help you fill out bankruptcy forms?
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	I the summary and schedules filed with this declaration and that they are true and
correct.	
✗ /s/ Charles A Schweiger	×
Signature of Debtor 1	Signature of Debtor 2
Date 11/07/2016 MM / DD / YYYY	DateMM / DD / YYYY

B2030 (Form 2030) (12/15)

## United States Bankruptcy Court

NORTHERN DISTRICT OF INDIANA HAMMOND DIVISION

In re Charles A Schweiger / Debtor Case No: Chapter: Chapter 13 DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows: For legal services, I have agreed to accept \$3,400.00 Prior to the filing of this statement I have received \$0.00 Balance Due \$3,400.00 The source of the compensation paid to me was: Debtor(s) Other: (specify The source of compensation to be paid to me is: Debtor(s) Other: (specify I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm. I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; Preparation and filing of any petition, schedules, statements of affairs and plan which may be required; b. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; Representation of the debtor in adversary proceedings and other contested bankruptcy matters; d. [Other provisions as needed] e. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

nt of any agreement or arrangement for
otcy proceedings.
n Madison Sadler
re of Attorney
Law L.L.C.
of law firm
1

Record # 717225 Page 1 of 1 In re Charles A Schweiger / Debtor

#### UNITED STATES BANKRUPTCY COURT

## NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

Record # 717225 B 201A (Form 201A) (11/11) Page 1 of 2

Form B 201A, Notice to Consumer Debtor(s)

In re Charles A Schweiger / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 11/07/2016	/s/ Charles A Schweiger
	Charles A Schweiger

Dated: 11/07/2016 /s/ John Madison Sadler

Attorney: John Madison Sadler

Record # 717225 Form B 201A, Notice to Consumer Debtor(s) Page 2 of 2

Filed 11/07/16 Page 44 of 59 Fill in this information to identify your case: Charles Schweiger Debtor 1 Middle Name Last Name First Name Debtor 2 Middle Name Last Name (Spouse, if filing) United States Bankruptcy Court for the : <u>NORTHERN DISTRICT OF INDIANA HAMMOND</u> DIVISION District of INDIANA Check if this is an amended filing

#### Official Form 108

#### Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- $\blacksquare$  you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors,

whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information.

Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

**List Your Creditors Who Have Secured Claims** Part 1: 1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below. Identify the creditor and the property that is collateral What do you intend to do with the property that Did you claim the property secures a debt? as exempt on Schedule C? ☐ Surrender the property Creditor's □ No name: CAP1/Ymaha Retain the property and redeem it Yes Retain the property and enter into a 2014 Honda CR-V with over 42,000 miles Description of Reaffirmation Agreement. property securing debt: Retain the property and [explain]: \_\_\_\_ Creditor's ☐ Surrender the property No name: Capital One ☐ Retain the property and redeem it ☐ Yes Retain the property and enter into a 2014 Honda CR-V with over 1 miles Description of Reaffirmation Agreement. property securing debt: Retain the property and [explain]: Creditor's Surrender the property □ No name: Federal Savings Bank ☐ Retain the property and redeem it Yes Retain the property and enter into a 14029 Paramount Cedar Lake IN 46303 -Description of Primary Residence Reaffirmation Agreement. property Retain the property and [explain]: securing debt: Creditor's ☐ Surrender the property □ No name: Retain the property and redeem it ☐ Yes Retain the property and enter into a Description of Reaffirmation Agreement. property Retain the property and [explain]: \_\_\_\_ securing debt:

Case 16-23176-jpk Doc 1 Filed 11/07/16 Page 45 of 59

First Name

Part 2: List Your Unexpir	ed Personal Property Lease
---------------------------	----------------------------

	Schedule G: Executory Contracts and Unexpired Leases (Official Fo	
fill in the information below. Do not list real estate leases. <i>Ur</i> ended. You may assume an unexpired personal property lea	nexpired leases are leases that are still in effect; the lease period has see if the trustee does not assume it. 11 U.S.C. § 365(n)(2).	not yet
Describe your unexpired personal property leases		Will the lease be assumed?
Lessor's name: CHASE		No
Description of leased property:		Yes
Lessor's name:		☐ No
Description of leased property:		☐ Yes
Lessor's name:		□ No
Description of leased property:		Yes
Lessor's name:		□ No
Description of leased property:		Yes
Lessor's name:		□ No
Description of leased property:		☐ Yes
Lessor's name:		□ No
Description of leased property:		Yes
Lessor's name:		□ No
Description of leased property:		☐ Yes
Part 3: Sign Below		
Under penalty of perjury, I declare that I have indicated my into personal property that is subject to an unexpired lease.	tention about any property of my estate that secures a debt and any	
/s/ Charles A Schweiger	Signature of Debtor 2	
Signature of Debtor 1	Signature of Debtor 2	
Dated: 11/07/2016 MM / DD / YYYY	Date MM / DD / YYYY	

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF INDIANA HAMMOND DIVISION

In re

Charles A Schweiger / Debtor	Bankruptcy Docket #
------------------------------	---------------------

Judge:

#### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 11/07/2016 /s/ Charles A Schweiger

**Charles A Schweiger** 

X Date & Sign

Record # 717225 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

#### CAP1/Ymaha

Attn: Bankruptcy Dept. 26525 N Riverwoods Blvd Mettawa IL 60045

#### Capital One

Bankruptcy Department PO Box 30285 Salt Lake City UT 84130

Ascension Capital Group Bankruptcy Dept. 4900 Woodway Dr., Ste. 1150 Houston TX 77056

#### Capital ONE BANK USA N

Attn: Bankruptcy Dept. 15000 Capital One Dr Richmond VA 23238

#### CBNA

Attn: Bankruptcy Dept. Po Box 6283 Sioux Falls SD 57117

#### CHASE

Attn: Bankruptcy Dept. Po Box 901003
Ft Worth TX 76101

#### Federal Savings Bank

Bankruptcy Dept 300 N Elizabeth St Ste 3E Chicago IL 60607

#### Syncb/ART VAN FURNITUR

Attn: Bankruptcy Dept. 950 Forrer Blvd Kettering OH 45420

#### Syncb/Lenscrafters

Attn: Bankruptcy Dept. C/O Po Box 965036 Orlando FL 32896

#### Worlds Foremost BANK N

Attn: Bankruptcy Dept. 4800 Nw 1St St Ste 300 Lincoln NE 68521

## CaseD1SCEAIMER DebtorsFilave Fead and agree of 59

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signers and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met: (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt.
   b. Failure to keep books and records documenting your financial affairs.
   c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay.
   d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others
   e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy.
   f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankruptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. **Setoffs** if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court **AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!!**

Dated: 11/07/2016	/s/ Charles A Schweiger
	Charles A Schweiger

Record # 717225 Asset Disclosure Page 1 of 1

#### STATEMENT OF INFORMATION REQUIRED BY 11 U.S.C. §341

#### INTRODUCTION

Pursuant to the Bankruptcy Reform Act of 1994, the Office of the United States Trustee, United States Department of Justice, has prepared this information sheet to help you understand some of the possible consequences of filing a bankruptcy petition under Chapter 7 of the Bankruptcy Code. This information is intended to make you aware of.

- (1) the potential consequences of seeking a discharge in bankruptcy, including the effects on credit history;
- (2) the effect of receiving a discharge of debts;
- (3) the effect of reaffirming a debt; and
- (4) your ability to file a petition under a different chapter of the bankruptcy code.

There are many other provisions of the Bankruptcy Code that may affect you situation. This information sheet contains only general principles of law and is not a substitute for legal advice. If you have questions or need further information as to how the bankruptcy laws apply to your specific case, you should consult with your lawyer.

#### WHAT IS A DISCHARGE?

The filing of a chapter 7 petition is designed to result in a discharge of most of the debts you listed on your bankruptcy schedules. A discharge is a court order that says you do not have to repay your debts, but there are a number of exceptions. Debts which may not be discharged in your chapter 7 case include, for example, most taxes, child support, alimony, and student loans; court-ordered fines and restitution; debts obtained throught fraud or deception; and personal injury debts caused by driving while intoxicated or taking drugs. Your discharge may be denied entirely if you, for example, destroy or conceal property; destroy, conceal or falsify records; or make false oath. Creditors cannot ask you to pay any debts which have been discharged. You can only receive a chapter 7 discharge once every eight (8) years.

#### WHAT ARE THE POTENTIAL EFFECTS OF A DISCHARGE?

The fact that you filed bankruptcy can appear on your credit report for as long as 10 years. Thus, filing a bankruptcy petition may affect your ability to obtain credit in the future. Also, you may not be excused from repaying any debts that were not listed on your bankruptcy schedules or that you incurred after you filed bankruptcy.

#### WHAT ARE THE EFFECTS OF REAFFIRMING A DEBT?

After you file your petition, a creditor may ask you to reaffirm a certain debt or you may seek to do so on your own. Reaffirming a debt means that you sign and file with the court a legally enforceable document, which states that you promise to repay all or a portion of the debt that may otherwise have been discharged in your bankruptcy case. Reaffirmation agreements must generally be filed with the court within 60 days after the first meeting of creditors.

Reaffirmation agreements are strictly voluntary -- they are not required by the Bankruptcy Code or other state or federal law. You can voluntarily repay any debt instead of signing a reaffirmation agreement, but there may be valid reasons for wanting to reaffirm a particular debt.

Reaffirmation agreements must not impose an undue burden on you or your dependents and must be in your best interest. If you decide to sign a reaffirmation agreement, you may cancel it at anytime before the court issues your discharge order OR within sixty (60) days after the reaffirmation agreement was filed with the court, whichever is later. If you reaffirm a debt and fail to make payments required in the reaffirmation agreement, the creditor can take action against you to recover any property that was given as security for the loan and you may remain personally liable for any remaining debt.

#### OTHER BANKRUPTCY OPTIONS

You have a choice in deciding what chapter of the Bankruptcy Code will best suit your needs. Even if you have already filed for relief under chapter 7, you may be eligible to convert your case to a different chapter.

Chapter 7 is the liquidation chapter of the Bankruptcy Code. Under chapter 7, a trustee is appointed to collect and sell, if economically feasible, all property you own that is not exempt from these actions.

Chapter 11 is the reorganization chapter most commonly used by businesses, but it is also available to individuals. Creditors vote on whether to accept or reject a plan, which also must be approved by the court. While the debtor normally remains in control of the assets, the court can order the appointment of a trustee to take possession and control of the business.

Chapter 12 offers bankruptcy relief to those who qualify as family farmers. Family farmers must propose a plan to repay their creditors over a three-to-five year period and it must be approved by the court. Plan payments are made through a chapter 12 trustee, who also monitors the debtors' farming operations during the pendency of the plan.

Finally, chapter 13 generally permits individuals to keep their property by repaying creditors out of their future income. Each chapter 13 debtor writes a plan which must be approved by the bankruptcy court. The debtor must pay the chapter 13 trustee the amounts set forth in their plan. Debtors receive a discharge after they complete their chapter 13 repayment plan. Chapter 13 is only available to individuals with regular income whose debts do not exceed \$1,000,000 (less than \$307,675 in unsecured debts and less than \$922,975 in secured debts).

AGAIN, PLEASE SPEAK TO YOUR LAWYER IF YOU NEED FURTHER INFORMATION OR EXPLANATION, INCLUDING HOW THE BANKRUPTCY LAWS RELATE TO YOUR SPECIFIC CASE.

## Case 16-23176-jpk Doc 1 Filed 11/07/16 Page 50 of 59

Debto	r 1 Charles	A S	chweiger	Case Number (if known)	)			
	First Name	Middle Name La	st Name					
Par	t 6: Answer These Question	s for Reporting Purposes						
16. What kind of debts do you have?		16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."  No. Go to line 16b.						
		16b. Are your debts prin	Yes. Go to line 17.  16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.					
		□No. Go to line 16d □Yes. Go to line 17						
		16c. State the type of debts	s you owe that are not co	nsumer debts or business debts.	,			
17.	• •	No. I am not filing un	der Chapter 7. Go to lin	÷ 18.				
	Chapter 7?	Yes. I am filing under	Chapter 7. Do you estin	nate that after any exempt property				
	Do you estimate that after any exempt property is	administrative ex	openses are paid that fun	ds will be available to distribute to	unsecured creditors?			
	excluded and	□No.						
	administrative expenses are paid that funds will be	Yes.	•					
	available for distribution							
	to unsecured creditors?							
18.	How many creditors do	<b>1-4</b> 9	1,000-	5,000	25,001-50,000			
	you estimate that you	50-99	5,001-		50,001-100,000			
	owe?	☐ 100-199 ☐ 200-999	□ 10,001	-25,000	☐ More than 100,000			
19.	How much do you	<b>\$0-\$50,000</b>	□ \$1,000	,001-\$10 million	\$500,000,001-\$1 billion			
	estimate your assets to	☐ \$50,001-\$100,000 —		0,001-\$50 million	\$1,000,000,001-\$10 billion			
	be worth?	\$100,001-\$500,000 \$500,001-\$1 million		0,001-\$100 million 00,001-\$500 million	☐\$10,000,000,001-\$50 billion ☐More than \$50 billion			
					\$500,000,001-\$1 billion	***************************************		
20.	How much do you estimate your liabilities	\$0-\$50,000 \$50,001-\$100,000		,001-\$10 million 0,001-\$50 million	\$1,000,000,001-\$10 billion			
	to be?	\$100,001-\$500,000		0,001-\$100 million	\$10,000,000,001-\$50 billion			
		☐ \$500,001-\$1 million	_ :	00,001-\$500 million	☐ More than \$50 billion			
Par	11 7: Sign Below					=		
For	you	I have examined this petitio correct.	n, and i declare under pe	nalty of perjury that the informatio	n provided is true and			
***************************************		If I have chosen to file unde of title 11, United States Co under Chapter 7.	r Chapter 7, I am aware de. I understand the relie	that I may proceed, if eligible, und f available under each chapter, ar	er Chapter 7, 11,12, or 13 nd I choose to proceed			
		If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).						
		I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.						
***************************************		I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  18 U.S.C. §§ 152, 1341, 1519, and 3571.						
***************************************		Shrinature of Debtor 1	Son Son	wagn X	f Debtor 2	_		
		Orginature of Debitor 1						
*		Executed on :	<u>//2</u> 016	Executed or	1			
1		IVIIVI	, ,, , , , , , , , , , , , , , , , , , ,					

## Case 16-23176-jpk Doc 1 Filed 11/07/16 Page 51 of 59

Debtor 1	Charles	Α	Schweiger	Case Number (if	known)	
	First Name	Middle Name	Last Name			
represe if you a by an a	r attorney, if you are nted by one re not represented itorney, you do not file this page.	proceed under Chapeach chapter for whit 11 U.S.C. § 342(b) at the information in the Signature of A  John M  Printed frame  Geraci I  Firm name	e debtor(s) named in this petition, deter 7, 11, 12, or 13 of title 11, Unite ch the person is eligible. I also cer and, in a case in which § 707(b)(4)(less schedules filed with the petition is adison Sadler  adison Sadler  aw L.L.C.  onroe St., #3400	d States Code, and have exp ify that I have delivered to the D) applies, certify that I have i	lained the relief avail e debtor(s) the notice	able under required by
es construente de la construente della construen		Chicago	)	IL	60603	
оположивания подоможения подом		City  Contact Phone	312-332-1800	State Email addi	ZIP Code ress mer@gera	ncilaw.com
		29743-4 Bar nan 1843-4		IN State		

## Case 16-23176-jpk Doc 1 Filed 11/07/16 Page 52 of 59

Case Number (if known) \_

Schweiger

Last Name

•	
26	lave you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.
	No.
	Yes. Fill in the details.
	Court or agency Nature of the case Status of the case
Pan	Give Details About Your Business or Connections to Any Business
27 N	Vithin 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?
	A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
	☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)
	A partner in a partnership
	An officer, director, or managing executive of a corporation
	☐ An owner of at least 5% of the voting or equity securities of a corporation
_	
ı	No. None of the above applies. Go to Part 12.
[	Yes. Check all that apply above and fill in the details below for each business.
20 1	
	Vithin 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial astitutions, creditors, or other parties.
41	isutuuons, Geulions, or other parties.
	No.
[	Yes. Fill in the details.
_	Date Issued
	<b>多用的数据的编码数据的编码数据</b>
Part	12: Sign Below
I II	ave read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the swers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud
	connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.
	U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature of Debtor 1
	( harles a Schwigg x
	Signature of Debtor 1 Signature of Debtor 2
	Signature of Debtor 1 Signature of Debtor 2
	1/19
	Date
	MM / DD / YYYY MM / DD / YYYY
Did	l you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
	The state of the s
	No
Г	Types
	1109
Die	l you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?
_,-	, , , , , , , , , , , , , , , , , , ,
	No
Г	Yes. Name of person Attach the Bankruptcy Petition Preparer's Notice,
L	Declaration, and Signature (Official Form 119).

Debtor 1 Charles

First Name

Middle Name

Eill in this is					
-in in this in	formation to identify	your case:			
5	Charles	Λ.	Cabusinas		
Debtor 1	First Name	A Middle Name	Schweiger Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name	·	
United States	Bankruptcy Court for the	: NORTHERN District of	INDIANA		
Case Number		<del></del>	(State)		
(If known)			<del></del>	Check if this is an	
				amended filing	
Official Fo	orm 106 Dec	;			
,		_		_	
veciarat	ion About a	an Individual E	Debtor's Schedu	iles	12/15
If two married p	eonle are filing toget	her, both are equally resp	onsible for supplying correc	t information	
		or, sour are equally reep	onoisio ioi suppiying correc	r mornadon,	
You must file th	is form whenever yo	u file bankruptcy schedule	es or amended schedules. M	laking a false statement, concealing property, or	
	y or property by frau  8 U.S.C. §§ 152, 1341		nkruptcy case can result in fi	ines up to \$250,000, or imprisonment for up to 20	
years, or bour.	0.0.0.0. 33 102, 104	i, 1019, and 3971.			
	ian Below				
_					
Did you nov	Ar agree to now com-	one who is NOT on attach			
Did you pay	or agree to pay some	one who is NOT an attorr	ney to help you fill out bankr	uptcy forms?	
No No					
Yes. N	ame of Person			Attach Bankruptcy Petition Preparer's Notice, Declaration, and	
_				Signature (Official Form 119).	
	y of perjury, I declare	e that I have read the sum	mary and schedules filed wit	th this declaration and that they are true and	
Under penalt correct.	y of perjury, I declare	e that I have read the sum	mary and schedules filed wit		
		-1 <i>(</i> 1	^		
		-1 <i>(</i> 1	^		
correct.		e that I have read the sum	^	th this declaration and that they are true and	
correct.	larles a	-1 <i>(</i> 1	^ <b>*</b>	th this declaration and that they are true and	
correct.	larles a	-1 <i>(</i> 1	^ <b>*</b>	th this declaration and that they are true and	

Form B 201A, Notice to Consumer Debtor(s)

In re Charles A Schweiger / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: /// /2016

Karles (M. Schweiger)
Charles A Schweiger

X Date & Sign

Dated: 1/1/2016

Attorney: John Madison Sadler

Record # 717225

### Case 16-23176-jpk Doc 1 Filed 11/07/16 Page 55 of 59

Debtor 1	Charles	Α	Schweiger	Case Number (if known)	
	First Name	Middle Name	Last Name		
Part 2	List Your U	Inexpired Personal Property L	ases		
For any	unexpired perso	onal property lease that you	listed in Schedule G: Executory Co	ntracts and Unexpired Leases (Official Form 106G),	
				that are still in effect; the lease period has not yet	
ended. `	You may assume	e an unexpired personal pro	perty lease if the trustee does not as	ssume it. 11 U.S.C. § 365(p)(2).	
Des	cribe your unexp	pired personal property leas	<b>5</b>	Will the lease be assumed	?
Less	or's name: (	CHASE		No	
Desc prop	cription of leas erty:	sed		■ Yes	
Less	or's name:			□ No	
Desc	cription of leas erty:	sed		☐ Yes	
Less	or's name:			☐ No	
Desc prop	cription of leas erty:	sed		Yes	***************************************
Less	or's name:			□ No	
Desc	ription of leas erty:	sed		Yes	***************************************
Less	or's name:			□ No	
Desc	ription of leas erty:	ed		☐ Yes	
Less	or's name:			. No	
Desc	ription of leas erty:	ed		☐ Yes	***************************************
Less	or's name:			☐ No	
Desc prope	ription of lease erty:	ed		Yes	***************************************
Part 3:	Sign Below			AUCTION NOT THE PROPERTY OF TH	
		declare that I have indicated subject to an unexpired lease		f my estate that secures a debt and any	
X	Market ture of Debtor 1	A Schury	Signature of Debtor 2	·	
	Dated: ///	<u>Z</u> 12(	Date		

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF INDIANA HAMMOND DIVISION

Charles A Schweiger / Debtor

In re

Bankruptcy Docket #:

Judge:

## **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: <u>// /</u>/2016

Charles A Schweiger

X Date & Sign

#### Case 16-23176-jpk Doc 1 Filed 11/07/16 Page 57 of 59

## DISCLAIMER Debtors have read and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entityin connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signers and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

  (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
  6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt.
   b. Failure to keep books and records documenting your financial affairs.
   c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay.
   d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others
   e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy.
   f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filling fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foredosure sale or the lender accepts a deed in lieu of foredosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE-SURPOUR PETITION IS ACCURATED.

is filed in Court AND WE HAVE TO READ, CI Dated://2016	HECK, & MAKE SURE OUR PETITION IS ACCURATE!!!!	X Date & Sign
	Charles A Schweiger	

Case 16-23176-jpk Doc 1 Filed 11/07/16 Page 58 of 59

Part 4:

Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

Date: 1/1 / /2016

If you checked line 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

## Case 16-23176-jpk Doc 1 Filed 11/07/16 Page 59 of 59

Debtor 1	Charles	A	Schweiger	Case Number (if known)
	First Name	Middle Name	Last Name	Case Number (II KNOWII)
Part 5:	Sign Below			
		//////	that the information on this state	ement and in any attachments is true and correct.
	Date: Date	d: <u>// /</u> /2016		